

SATURDAY NIGHT

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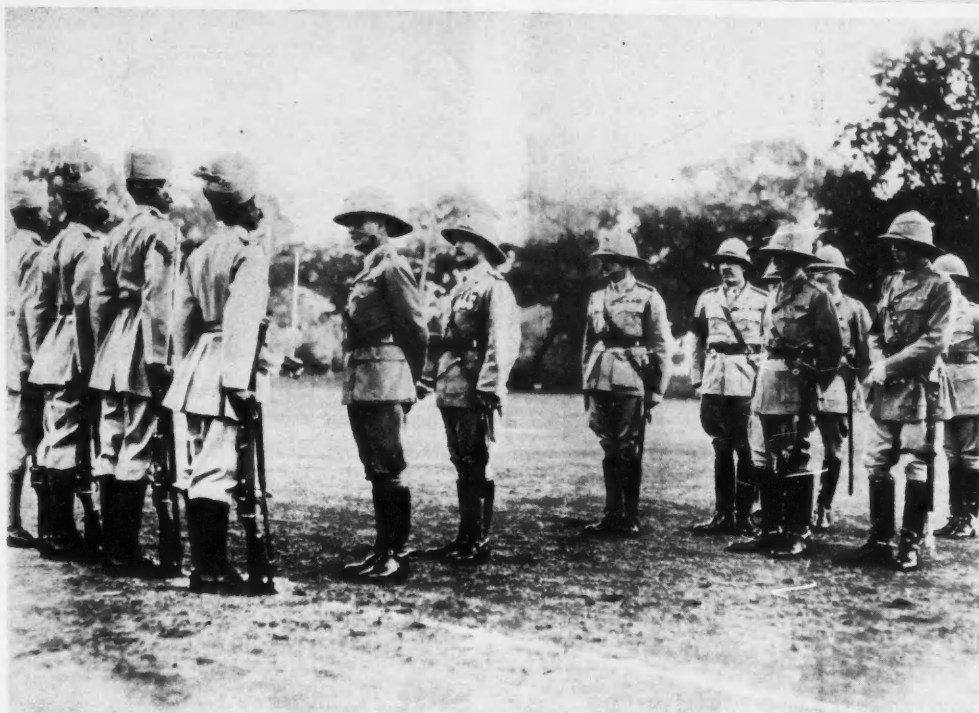
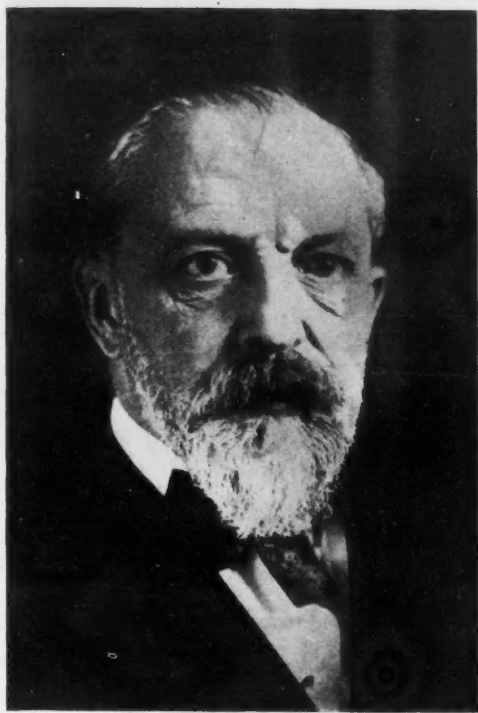
3 Sections—32 Pages

10 Cents

WHY THE DOMINION GOVERNMENT IS AIDING THE FARMERS

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THE FRONT PAGE

For the first time in five years Ontario's Provincial Treasurer reports a deficit for the fiscal year of 1930; a deficit amounting to \$628,000. The Provincial Treasurer, Hon. E. A. Dunlop, who took office only in September, wisely has not tried to cover anything up. The gap between revenues and expenditures cannot affect Ontario's credit in any adverse way because \$3,859,000 is applied to debt retirement.

Ontario Shows a Deficit

This deficit occurred despite the fact that the total revenues, \$57,324,620, showed an increase of \$3,307,676 over those of 1929. Expenditures, \$57,953,277, were on the other hand \$6,579,226 in excess of 1929 when there was a handsome surplus. Mr. Dunlop admits that had there not been a sharp increase in succession dues adverse balance would have been considerably greater.

The difficulty of the situation lies in the fact that so vast a number of interests are taken care of by modern provincial governments, that revenues are practically earmarked for certain purposes in advance. Thus when they fail in any considerable degree to come up to the estimates, a deficit is practically certain even though the aggregate revenue is increased. In times of depression a government is expected to increase rather than decrease its expenditures, and economies are difficult.

Depression is reflected in certain important revenue yielding factors. The gasoline tax yielded \$2,259,000 more than in the previous year, but this was due not to increased consumption but to raising of the tax to five cents per gallon. The increase was wiped out by a decline in revenue from motor licenses of \$2,300,000 due to reduced fees. The gasoline revenue fell short by \$750,000 of the total it was estimated the yield on the basis of 1929 consumption. The plain answer is that the people of Ontario could not afford to use as much gasoline last year as it had previously. Declines in revenue from timber dues, stock transfer and land transfer taxes, company registration fees, and the Temiskaming and Northern Ontario Railway all reflect the same condition. Profits from liquor stores remained unchanged, and it is clear that succession dues always an incalculable factor, did much to save the situation.

It will be the difficult task of Mr. Dunlop in framing his Budget for 1931 to heed the lessons of the 1930 balance sheet, without seriously impairing existing government services with their enormous ramifications.

Speeding The Parting Guest

On January 22nd Hon. G. Howard Ferguson and his widely beloved helpmeet will leave the shores of Canada and in the many farewell ceremonies which have been tendered them all political differences, all hasty criticisms have been forgotten. In the great gathering at the Empire Club's luncheon in Toronto on January 6th countless Liberals were present and joined in the cheering. That was in a sense a local event participated in by citizens who have been in more or less frequent contact with Mr. Ferguson for years. The great gathering at London on January 7th was more purely Conservative in character with guests from all the ridings of Western Ontario present to say farewell to the most magnetic leader their party has known in this century. It was singularly felicitous that Hon. Arthur Sauve should have come from Ottawa to voice the feelings of the French Canadian race with whom Mr. Ferguson has always been popular. Of all the speeches which have been made in his honor, Mr. Ferguson will probably cherish in fondest recollection that of Chief Justice Sir William

Mulock at Toronto. A feat of such perfect, sincere and poetic oratory coming from the lips of a patriarch who will celebrate his 87th birthday on January 19th, has been unprecedented within the recollection of living Canadians. Nothing could more fittingly typify the feelings of Mr. Ferguson's countless friends than the valedictory words of this most vigorous survivor of the sturdy Canadians of the pre-Confederation era; infused at once with affection for its object and with the most profound love of the Canada the new High Commissioner is leaving.

The sudden passing of Dr. Joseph Sutherland Graham, of Toronto, at Hamilton, Bermuda, on January 6th brought keen regret to many personal friends and countless associates in the medical profession. He belonged to a family noted in both law and medicine. His father, the late Dr. James E. Graham, was a prominent consulting physician in Toronto for many years and was a close friend of the late Sir William Osler. His maternal grandfather was the late Hon. James Cox Aikins, Lieutenant-Governor of Manitoba in the early days, and his uncle, the late Sir James Aikins, was Lieutenant-Governor of that province in recent years and also president of the Canadian Bar Association. His great-uncle, the late Dr. W. T. Aikins, of Toronto, was probably the best-known Canadian surgeon of the mid-nineteenth century. His uncle, the late Dr. W. H. B. Aikens, of Toronto, was the leading authority on radium therapy in the Dominion.

With such traditions, it is not surprising that Dr. Graham, at an early age, won a high place in the medical profession, where his professional skill and high code of honor won him the esteem and affection of all who knew him. It was, above all, the radiant spirit and unflinching sympathy of this physician that made him a well-loved friend in the household of every patient. His comparatively early passing was due, no doubt, to his extreme devotion to his work, regardless of his own strength. For a knightly courtesy, for an unflinching honor, and for an unselfish response to every demand of friendship and professional need, Joseph Sutherland Graham will be long remembered.

Secession Comic Opera

A vast New Year's edition of the "Halifax Herald", containing articles by leaders in every walk of life detailing Nova Scotia's recent progress, was not only deeply interesting to Canadians elsewhere but very timely in view of a comic opera attempt to revive the secession movement launched at Canning, N.S., on December 20th. The movement took the form of an attempt to organize "The Nova Scotia Party", whose aim is to "break the bondage of sixty years of Confederation" and secure "fiscal independence." Its chief sponsors are William Rand of Canning and J. T. Hatfield of Yarmouth. The fact that the latter does not derive from the old die-hards but is an Englishman gave piquancy to the occasion. The editor of the Halifax "Citizen," Harold T. Roe, motored to Canning to see for himself, and was exhilarated to find that far from exhibiting signs of dire poverty and oppression, Canning looked very prosperous and up-to-date, with stores in Christmas dress. There were he says, no lanterns and tallow dips, no rough homespun garments, no rude primitive furnishings such as characterized Nova Scotia in pre-Confederation days. Community Hall, where the meeting was held was brilliantly lighted and well heated. The audience mostly

inspired by curiosity, came in motor cars, and was comfortably and even fashionably garbed. Mr. Rand, well dressed and well groomed was not however deterred from picturing Nova Scotia as a patch of poverty, desolate and drear, so far removed from the splendor of 1867 that her people were fast sinking to very low levels.

Mr. Roe was also amused by the reading of a letter from Hon. F. B. McCurdy, who lives in a palatial home at Halifax, with all the appurtenances of wealth. In it he said "Every home in the province is in jeopardy under the present Canadian economic system," and added "We have submitted to Confederation until our wealth is nearly vanished and we have become poor." Mr. McCurdy seemingly overlooked the fact that his own newspapers, the "Halifax Star" and the "Halifax Chronicle" had quite recently published display advertisements in the leading newspapers of Ontario and Quebec reciting the remarkable progress of Nova Scotia during the past decade.

The rhetoric of Mr. Hatfield, Nova Scotian by adoption, was purple, and his hearers with motor cars outside and radios at home were rather bewildered on learning that "all they wanted was a chance to live—food, clothes and blankets, and the ordinary decencies of life that a white man needs." Also they were rather amazed to hear the historic statesman Joseph Howe described as a "weak character" and a "tool" and the late Hon. W. S. Fielding as "hiring of Ottawa to press on us the burdens we now have to bear". This abuse gave a note of venom to an otherwise comic occasion.

It is assumed that the purpose of the projectors of the "Nova Scotia Party" was to obtain dominance over the Liberal party in Nova Scotia, but any futile hopes of that kind were exploded when Howe and Fielding were denounced.

A vast generation of children is expected by obliging publishers to relieve the tedium of Sunday by pouring over many pages of comic strips. If raw tints signify art the youngsters are no doubt receiving primary course in modernism, but we crave leave to doubt whether the comic strips are a really good school of speech and manners.

Juvenile Minds and Comic Strips

"Advanced" young people are disposed to relegate all ideas of respect for parents and elders to the limbo of an out-dated "Victorianism". Certainly this is the key-note of the comic strips which are supposed to appeal to the pristine souls of little ones. We do not suppose that any children are quite so beastly as the Katzenjammer Kids, but if an inoffensive parent occasionally finds his offspring setting fire to his arm chair, or sees mother getting a crack over the head with a poker, he should not blame it on the innate cussedness of the young, but on the Sunday newspaper.

We have a good deal of admiration for George McManus' skill as a draughtsman, but we are afraid that Maggie's rolling pin may have been accepted by immature minds as a symbol of matrimony. Frankly the imaginary world of the comic strips is rough-house from start to finish. If this is true of conduct it is also true of speech. The other day one's eye fell casually on a comic strip, entitled "Moon Mullins". In the first picture a middle aged lady was shown exclaiming: "My stars, Kayo's got that big cry-baby's sled again and he's hollering bloody murder". Possibly if some of the countless children who studied that picture spoke a day or two later of "hollering bloody murder" they were sent to bed without supper.

Do children really enjoy this bewildering mass of trash? In wading through the mass of bad grammar in the text they do not seem to laugh very much, but just how far the influence of rough speech and violent actions is sinking in it is difficult to say. One patient parent of our acquaintance uses the comic strips to illustrate for his offspring,

PROMINENT IN THE NEWS

Left, Theodore Steeg, French radical leader, successor to M. Tardieu as Premier of France. Right, Bill Thompson, of Chicago, who has signified his intention of running again as Mayor of Chicago. Centre, Gen. Sir William Birdwood, commander of the Australian forces in the Great War, who recently retired from the post of Commander-in-Chief of the Indian army, after successfully quelling disturbances at Peshawar on the North West frontier. He is seen bidding good-bye to members of the 8th Punjab regiment, at Santa Cruz, Bombay.

grammatical errors and language that should not be tolerated. But we fear that most parents pass youngsters the comic sections, to keep them from being a bother. The maxim of the syndicates which distribute this stuff seems to be that the more vulgar a comic strip is, the better.

A veteran and valued subscriber to SATURDAY NIGHT, of long military experience, has written us with reference to a recent editorial entitled "British vs. American Methods", which dealt with criminals and constabulary, and deplored the use of firearms. Our correspondent holds that the editorial was quite right so far as it went, but did not touch the root of the problem, which lies in the personal possession of certain types of firearms. Contrary to the belief of some who have discussed the question, he holds that this basic cause of homicide is capable of complete eradication.

Control of Firearms Needed

He suggests that the manufacture, sale, purchase and carrying of revolvers and similar weapons, as well as of the naked blade in its many forms, should be made impossible by very stringent laws. If this were done the situation would receive its only effective solution, leading to the ultimate extinction of a type of crime, which has increased prodigiously on this continent during the past decade. Our correspondent quotes lines from Shakespeare's "King John":

"How oft the sight of means to do ill deeds
Makes ill deeds done."

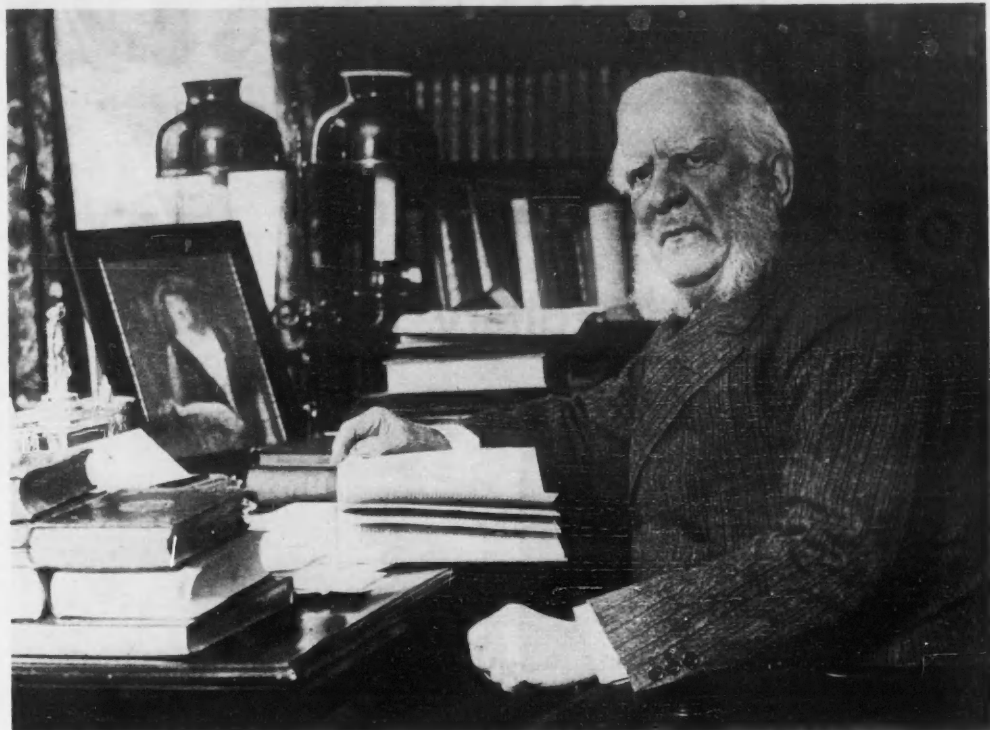
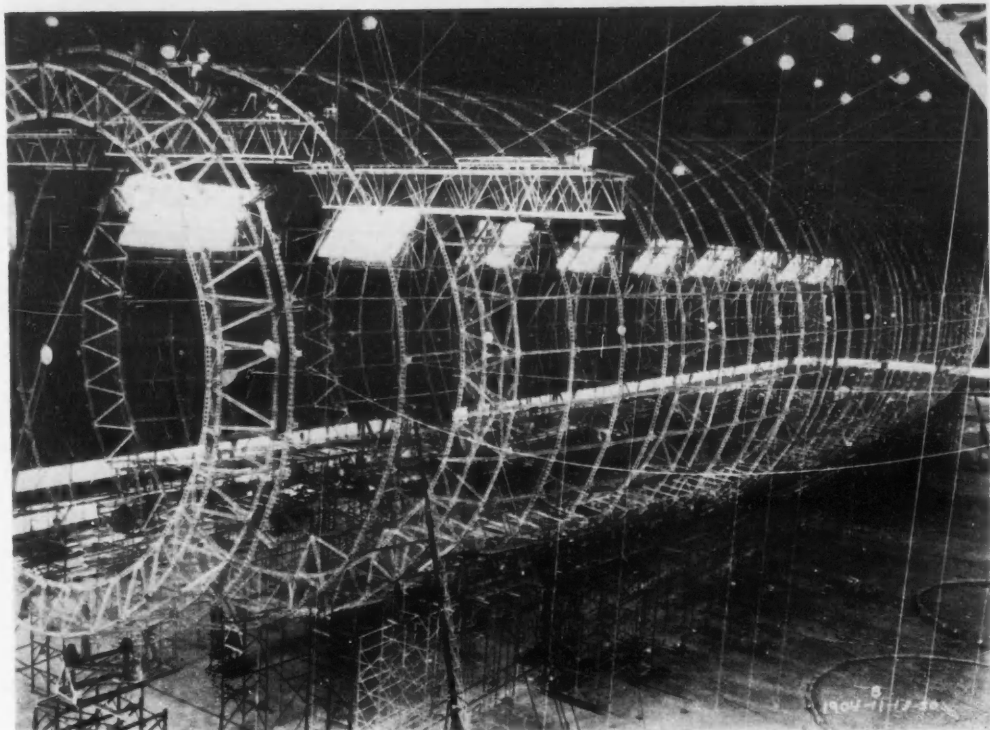
He suggests that the matter be taken up by governments without delay, for he believes that it is a solution that if pushed to its conclusion with courage and constancy would bring about a great change for the better.

Canada is in a difficult position because of proximity to the United States, where in many sections no regulations with regard to the sale and possession of firearms seem to exist. In great cities bargains in death dealing "automatics" are openly advertised. International co-operation to impose drastic restrictions would be extremely helpful.

Just prior to the Great War Ontario perfected a firearms act which was expected to have beneficial and far reaching results, but which was rendered ineffective by subsequent events. Countless soldiers not only learned to use revolvers, but were left in possession of these weapons after peace ensued. In a great many instances they parted with them afterward to all sorts and conditions of people. It is impossible that the generation which has grown up during this century should have the same regard for human life as that which preceded it; and for those inclined to violence the instruments of death have never been so easily available as during the past ten years. A compulsory measure forcing everyone to yield up to the authorities all weapons that can be concealed, together with measures to make the bringing of such weapons into this country punishable by imprisonment without the option of a fine, would undoubtedly produce good results.

SKELETON OF A SKY LEVIATHAN—A FAMOUS BRITISH BARRISTER IN RETIREMENT

The duralumin framework of the U. S. S. Akron, giant airship the Goodyear-Zeppelin Corp. is building for the Navy, bordering completion. The 76-foot cone-shaped nose has been raised into position, the control car taken from the fabricating plant to the dock for attaching to the ship and the tenth of the twelve main frames about to be hoisted into place.



Sir Edward Clarke, K.C., "The Grand Old Man of the Bar" who, at the age of 90, still enjoys good health. Sir Edward still follows every day affairs with interest and is a great reader, and often to be found in his library. He figured in most of the celebrated cases of British jurisprudence in the eighties and nineties.

"PRINCESS ROYAL" AND OTHER TITLES OF ROYALTY

THE death of the King's eldest sister, Princess Louise, Dowager Duchess of Fife, the "Princess Royal of the United Kingdom", to call her by the full title conferred on her a quarter of a century ago, reminds one that she was only the fourth to wear that dignity. To be strictly correct, she was only the second to hold the full title, for her two earliest predecessors were each termed "Princess Royal of Great Britain" alone, as the union between the latter kingdom and Ireland had not been brought about when the dignity in question was conferred on them.

The title of Princess Royal is bestowed only on the eldest daughter of a Sovereign. George II created his eldest daughter, Anne, who was born in 1709, and who married, in 1734, William Charles Henry, Prince of Orange, Princess Royal of Great Britain. The title was also bestowed by George III on his eldest daughter, Charlotte Augusta, who was born in 1766, and who married, in 1797, Frederick Charles, King of Wurtemberg.

The next bearer of the title was the Empress Frederick, Queen Victoria's eldest daughter, sister of King Edward VII, and the ill-treated mother of the unflial ex-Kaiser, who was born in 1840 and who died in 1901. It was not until four years later—on the 9th November, 1905—that the late King Edward bestowed the dignity on his eldest daughter, the princess who has recently died. She was created Princess Royal by royal warrant, while it seems that, in the case of her predecessors, the title was conferred by declaration of the Sovereign.

The dignity gives its holder precedence among the Sovereign's daughters, and Queen Victoria—who, not being the daughter of a Sovereign, had never herself held it—esteemed it very highly. When her own eldest daughter became betrothed, in 1851, to the future Emperor Frederick, there was some talk of the marriage taking place in Berlin; but the Queen made it plain that she "would never consent" to this, stating bluntly that "the assumption of its being too much for a prince of Prussia to come over to marry the Princess Royal in England is too absurd, to say the least."

But, while the title gives its wearer precedence, as between sisters who are daughters of the Sovereign, it would do nothing to settle the vexed question of the order of succession to the throne as between such sisters. It is clear that, as between brothers, the eldest or his issue succeeds first, then the next eldest—and so on along the line. But the authorities do not agree that the practice could be similar in the case of sisters. This is a matter that acquires some emphasis just now. At present, the two princesses, Elizabeth and Margaret, daughters of the Duke of York, are third and fourth in succession to the throne. Should the Prince of Wales remain unmarried, and the Duke of York have no sons, one of the latter's daughters would succeed before their uncles, the Duke of Gloucester and Prince George. But a decision would have to be made between them—presumably by Parliament.

THIS question has twice previously arisen, but not in a form to decide the rule of succession. When Edward VI died without children, it was not because she was the elder, but in virtue of a special Act of Parliament, passed in the reign of her father, Henry VIII, that Queen Mary succeeded before her sister, Elizabeth. And when James II forfeited the crown by flight, it was by right of conquest, as the wife of William of Orange, and not because she was the elder daughter of James, that Mary II (with her husband, William III) took precedence of her sister Anne. Hence, on neither of the occasions just mentioned, can the question of the order of succession to the throne among sisters be deemed to have been settled.

OF VERY much greater antiquity than that of Princess Royal, as well as of very much greater importance, is the title of Prince of Wales, customarily held by the heir apparent to the throne. This dignity practically dates from 1284, when Edward I created his second son Edward—his second, not his eldest son, it is to be noted—Prince of Wales. It was at first intended that this dignity should be hereditary and wholly unconnected with heirship to the throne (which latter would, of course, devolve on the eldest son) and the king's lands in Wales were accordingly settled on this second son, Edward, "and his heirs". But when that first Prince of Wales succeeded to the crown as Edward II, in consequence of the death of his elder brother, Alfonso, the title became merged in the Crown, and from then until now it has been a distinction of personal investiture by the Sovereign of the heir apparent, if the latter is his eldest, or eldest surviving, son.

On the other hand, the title of Duke of Cornwall, which is generally borne by the heir apparent, belongs, as of

Only Eldest Daughter of a Sovereign Can Wear It—
Handsome Perquisites That Still Attach to Many Titles
Still Vested in the Royal Family—Problems of Succession

By A. R. Randall-Jones

right, to the eldest, or eldest surviving, son of the Sovereign, and requires no investiture, or patent, or anything of the kind, from the monarch. It is interesting to note that this title, however, cannot, in any circumstances, be held by a son of a Prince of Wales who has died while such. For example, George III, who was a son of Frederick Prince of Wales and Duke of Cornwall, was, after his father's death, created Prince of Wales by his grandfather, George II, but he never held the title of Duke of Cornwall. On the other hand, there have been several Royal princes, born Dukes of Cornwall, who were never created Prince of Wales at all. Among them may be named Henry VI, Edward VI and two elder sons of Henry VIII, and a son of Charles I senior to Charles II.

The heir apparent to the throne holds, also by right, the following Scottish titles: Duke of Rothesay, Earl of Carrick, Baron of Renfrew, Lord of the Isles, and Prince and Grand Steward of Seneschal of Scotland. This whole series of Scottish titles was originally conferred, in 1464, on the eldest son of the King of Scotland and passed with James I to the Royal house of Great Britain. In fact, there was then prefixed to them the still more high-sounding title of "Prince of Great Britain and Ireland", though this never "caught on" much in popular favor, and entirely failed to supplant the older title of Prince of Wales.

The Duchy of Cornwall brings in very handsome revenues, which have been largely increased by judicious management in modern times, to the heir apparent. No revenue is attached to the Scottish dignities, or to that of Earl of Chester, which title is usually conferred on the heir apparent, by patent, at the time that he is created Prince of Wales by investiture. In England, the heir apparent invariably ranks next to the King in precedence, as Prince of Wales, but in Scotland, as Duke of Rothesay, he ranks after the Lord High Commissioner to the General

Assembly of the Church of Scotland, during the time that the Assembly is in session.

On the heir apparent ascending the throne, his titles created by patent merge in the Crown, while his other titles—save that of Prince of Wales, which is conferred at the Sovereign's pleasure—devolve on his eldest son. Few monarchs before their accession can have held more titles than the present King. In 1892, he was created, by patent, Duke of York, Earl of Inverness and Baron Killarney. On King Edward's accession, he inherited the title of Duke of Cornwall and the whole series of Scottish titles mentioned above, and, some months later, he was created Prince of Wales and Earl of Chester.

The Sovereign's position, as Duke of Lancaster, presents some interesting features. The lands and privileges of the Duchy of Lancaster, though their inheritance has, almost from time immemorial, been vested in the monarch and his heirs, have always been regarded as quite distinct from the revenues and privileges of the Sovereign, whose palatine rights (as they are called) as Duke of Lancaster, are distinct, in many respects, from his rights as King.

Besides Lancaster and Cornwall, there are certain dukedoms that are never held by any but members of the Royal family. One of these is that of Clarence, which was held by the present King's elder brother. The first Duke of Clarence was Lionel of Antwerp, third son of Edward III, whose convivial tastes led to an untimely end, and who was made duke in 1362 by his father, who also tried to capture for him the rule of Scotland. Two other dukedoms of the same kind are those of York and Gloucester, at present held by the King's second and third sons. These were both created in 1385 and were conferred by Richard II on his uncles, Edmund and Thomas Plantagenet, the fifth and sixth sons of Edward III.

None of his present Majesty's sons is a bishop, as was one of George III's. In 1769, "Farmer George", who, for

all his temporary mental aberrations, seems to have had, on occasion, a keen eye for the main chance, procured the election of his second son, Frederick, afterwards Duke of York, to the immensely wealthy bishopric of Osnabrück. The princely prelate was only six months old at the time, and he drew the revenues of the bishopric in question for some forty years!

The present King, as is well known, discarded all his and his family's German titles several years ago. It was in the year 1801 that his great-great-grandfather, George III, discarded the title of King of France, which his predecessors had borne since the reign of Edward III—without any semblance of right to it. From the reign of George I to the death of William IV, the British Sovereigns were also Sovereigns of Hanover, but the Salic law debarred Queen Victoria from occupying the latter position. The British monarch's title of "Defender of the Faith" was conferred by Pope Leo X on Henry VIII, in recognition of the latter's pronouncement against the teachings of Martin Luther. Later the Pope took it away from the King, but "bluff King Hal", with characteristic resource and tenacity, got it renewed by his own Parliament. The title Empress of India was assumed by Queen Victoria a little more than half a century ago. If certain people have their way, the title "Emperor" will shortly be a misnomer and may have to be changed to "Perpetual President of the Self-Governing States of India", or something of like blandishment!

Captain of the Spitfire

By THEODORE GOODRIDGE ROBERTS

"The Spitfire, Captain Tizard, broke the enemy's line close astern of his flag-ship, swept that great three-decker fore-and-aft with a broadside, rounded across the wind, laid her aboard, flung grapplings and boarded her by way of the shrouds, rail and lower ports. . . . The Spitfire, which had escaped serious damage in the battle, despite the glorious part she had played in it, foundered in a gale during the homeward passage, within a day's run of Plymouth and less than that of her captain's birthplace; and the first that the young hero's parents knew of the disaster was when kelp-gatherers found his body at the edge of the tide."—*Naval History*.

THE tide came in; and he came in with the tide. The grey tide fingered the yellow kelp and spread it wide;

And he who had sailed so far at his old king's need,
Came home on the thin grey tide to the yellow weed.

We drink the king's health sitting, in frigate and ship-o-
the line;
For lack of headroom, in wardroom and gunroom, we sit
and pledge him in wine:
We are drinking his health tonight at anchor, at sea,
ashore—
But they fill no glass and name no name in the Spitfire,
seventy-four.

The tide came in; and he came in on the tide.
The slow tide brought him home, lapping his breast and
side;
And he who had laid his ship aboard and given the fleet
a lead,
Is home tonight with the senseless tide and the yellow
weed.

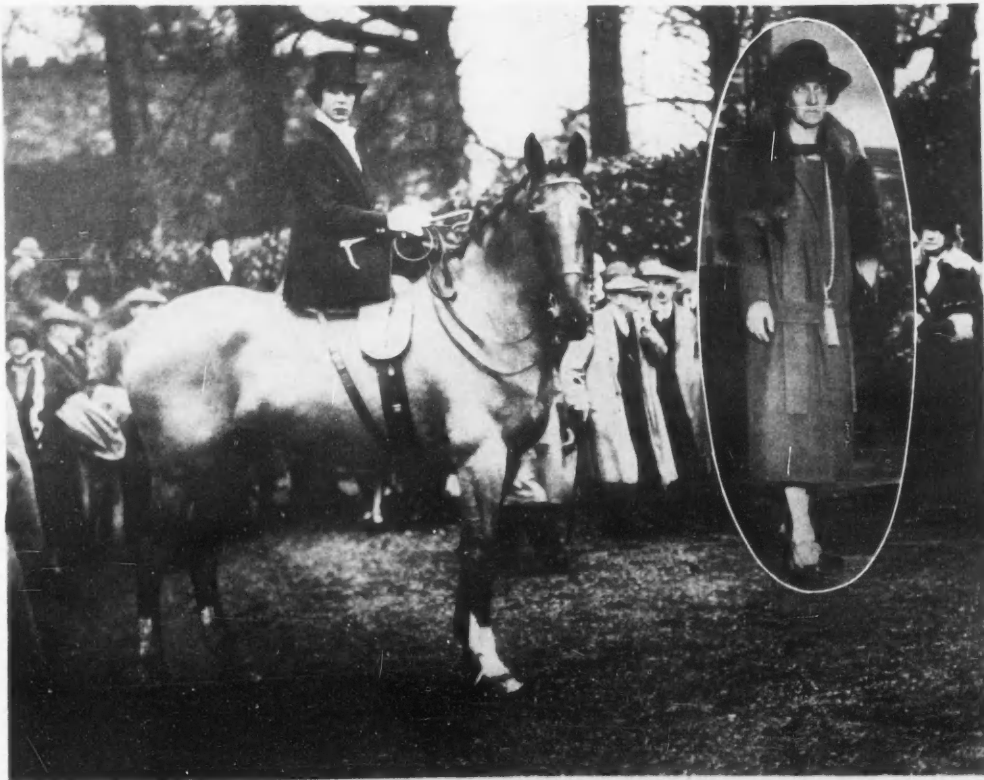
We drink the king's health sitting, in the ships of the
Royal Nave,
For that is the ancient way, for lack of headroom at sea.
We are drinking his health tonight—drink deep!—afloat
and ashore:
But they prime no glass and name no name in the Spitfire,
seventy-four.

The tide is home, and he is home with the tide.
No thole-pin creaked in the bay, no oars were tossed in
pride.

When he who had fought a fight for all the world to heed
Washed in, with the wreckage of his tall ship, to the
yellow weed.
Frederickton, N.B.

A New York doctor predicts a revolt against high medical fees. But the people should be educated to contract less expensive diseases.—*Chicago Evening Post*.

When he was about to have a tooth extracted, a patient suddenly attacked the dentist. As the dentist won, however, it ended in a draw.—*The Humorist (London)*.



THE NEW PRINCESS ROYAL AND HER PREDECESSOR

At left is Princess Mary, who as the only daughter of King George, automatically becomes Princess Royal. At right inserted is the late Princess Royal who assumed that title as eldest daughter of the late King Edward. She was Princess Louise Victoria Alexandra Dagmar, Duchess of Fife. She was born in February, 1867, and in 1889 married the Duke of Fife who predeceased her in 1912.

THE LITTLE "RED" SCHOOL-HOUSE

THE author of this article is a Swedish subject, now resident in Toronto, but once a private teacher employed by Countess Dora Tolstoy. I lived for about two years in Leningrad, and during that period had considerable opportunity to acquaint myself with educational methods now prevailing in Russia.

There are in the Soviet Russia of to-day no citizens more guarded by the "S.P.Y." Soviet secret police than teachers of all grades. When I got permission to visit some five schools of different kinds in Leningrad, I was surprised almost always to find one or two members of "S.P.Y." not very far from the principal's office and I learned that these gentlemen had to look after the teaching staff's political faithfulness and anti-religious activity.

In a country where everything is politics and political propaganda it is natural to find the educational apparatus converted into a gigantic propaganda machine aiming to fill Russia with young men and women, absolutely faithful to the Bolshevik system.

Whether the young citizens would prove reliable in case of counter-revolution the next ten years will show; but in

Some Eye-witness Pictures From Russian Schools of To-day — Secret Police Aid in Campaign to Prevent Religious Ideas Reaching the Young—Espionage Everywhere

By Victor Holm

favorable about Jesus and was dismissed. Knowing no way to earn a living, he threw himself under a street car and was killed.

The following two pictures from the Leningradian school life speak for themselves. . . . They are absolutely true. Some Russian teachers, whose names I don't want to mention for certain reasons, could testify to them.

The scene is at a school at Petrogradskaja Starama, where the state woman inspector is calling on children about 10 to 14 years of age. All were together in a big room playing and none of the teachers is present. The inspector, a very kind lady who loves children, sits down and starts to talk with the young ones, meanwhile putting a big, black leather case on a table. The children are very curious about the lady, but don't dare to ask who she is. Suddenly she tells them and sends one of the pupils for the principal, who arrives accompanied by a woman teacher. The three ladies start to talk about the school and the inspector makes a movement to secure the leather-case, but it has disappeared! Great excitement! "Who has taken my case?" exclaims the official, "You children must have done it." The principal tries to make the pupils confess which is guilty of the theft. No answer! Suddenly a boy's voice can be heard from the rear. "Put three rubles on the table, turn away and the case will be returned."

"You are the thief! Come here."

"No, no. I just happen to know where it is. That's all."

It was absolutely impossible to get any information about the stolen case out of the children, and the inspector, who knew the Russian nature, understood it. So there was nothing left to do but to give the money and turn around. In a moment the three rubles disappear but the leather case has come back. The inspector takes it and goes out very excited. . . .

The second picture is in a school for boys 10 to 16 years of age, so called "Disprisornaja" (Rameless) who mean for Soviet-Russia just what the famous grasshoppers meant to Egypt. There are the pupils sitting in a big room. No teachers are present and the boys play cards and gamble. Kapek coins are on every table and nearly everybody has a cigarette in his mouth. The talk is very free, consisting mostly in swearing.

The Soviet inspector comes unexpectedly into the room. Nobody observes him and the gambling goes on.

"Boys, what does that mean? Where's the principal?" the inspector shouts. One of the boys leaves his cards and his table and goes slowly toward the newcomer. "I am the 'custos' (watchman) here. Who are you and how did you get in here?"

Trembling with anger, the official says: "I'm the inspector. Go for the principal. Hurry up!" One of the boys moves to the door. When the principal has come, all cards and cigarettes and coins have disappeared, but the tobacco smoke is still there and the inspector informs the school-principal of what he has seen. Orders are given not to leave the children alone and the school-inspector is gone.

Now, do you think that the principals in both these cases will get some kind of punishment from their superiors for neglect of duty? No! They will state in their reports that the events are examples of bad habits inherited from the wartime, and that is enough.

The work of making the children Reds is not only carried on in the schools but in all factories. These have clubs, where instruction is given in the materialism, Communist doctrines and Marxism. The Russian people are, I believe, tired of the Red dictators but are ruled by the "upper one hundred thousand", the S.P.Y. or secret police. If you are a foreigner living inside Soviet Russia you soon get in touch with them. They look after you in every way, open your letters and find out with what people you have connections. And in the first place they trouble you with questions. It is a most tiresome thing over there to have to answer the same questions over and over again. How long have you been here? What do you think of Communism? How is the Communist movement getting on in your homeland? Have you any connections with foreign capitalists, etc?

When a big American student party visited Moscow a few years ago, the Americans asked if it was possible to dismiss the S.P.Y., to which the Communist secretary answered "Absolutely impossible!" And he was right. The S.P.Y. becomes more and more important as the real ruler of the Soviet and is the only organization consisting of reliable Bolsheviks. A net of spies informs the S.P.Y. on

everything that happens, and as an example of how well informed this bureau is about any foreigners travelling in Russia, the following may serve.

A Swedish engineer living in Leningrad was engaged to a Russian lady whom he met two or three times every week. It so happened that the Swede had to go to Moscow unexpectedly. He didn't inform his bride-to-be, because he thought he would be back within a day or two. Arrived at Moscow, he met some business friends, who took him with them to Odessa. The lady in Leningrad got scared and went to see the S.P.Y. She threw herself at the feet of the commandant and wept and begged him to save her lover whom she assumed to have been arrested. The commandant laughed, sent a soldier after some reports and then told the lady: "Your friend, the Swede, has gone from Moscow to Odessa. He will be back here Saturday at 1.30 p.m." And he came exactly as foretold. How could the S.P.Y. know that?

The Secret police does its work at night. A Russian private business man was suspected to be an English spy. At one a.m. the police entered his apartment, arrested him, his wife and the maid-servant, sent them away and remained in the rooms for a few days and arrested everybody who called. Sixty-two persons were taken in this net. To catch political offenders is their most important duty.



[Some women choose hosiery for its beautiful colour. With others the choice is decided by style, texture or quality.

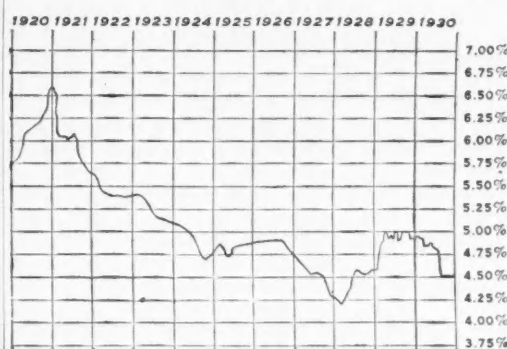
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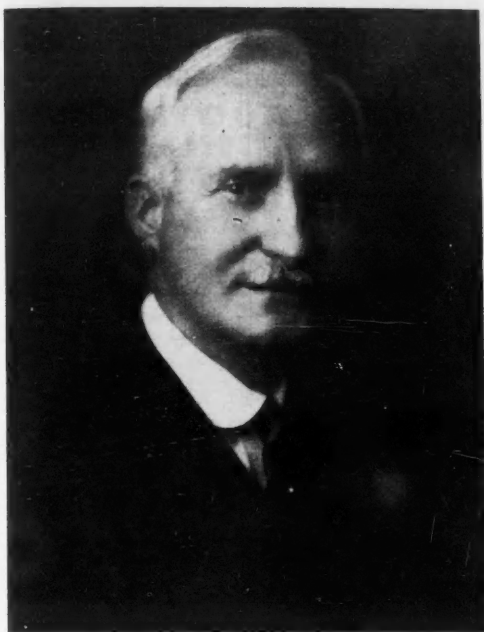
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REPRESENTS BRITISH COLUMBIA

J. Fyfe Smith, prominent citizen of Vancouver, who is British Columbia's new representative on the Board of Directors of the Canadian National Railways. This is the first time that Vancouver has been represented on the Board, and Mr. Smith is the second British Columbian ever appointed.

one thing have the Bolsheviks certainly succeeded very well—they have made atheists of practically all youth attending the schools. Every school principal I met seemed to be anxious to state, "You see, Comrade, we don't teach Christianity at all, but a teacher can't avoid to touch the subject in connection with history, etc., but he has to be very careful about what he is saying, as some of the pupils often give statements to 'S.P.Y.'" The one way in which the teacher can dare to speak of God is by joking about religion or comparing the "highly intelligent" and atheistic Red Russians with the stupid believers in other parts of the world. I was talking with some 14 to 16 year old pupils in one of the bigger schools on Vasilivsky Ostrov and dared to touch the religious question in the presence of the principal. Well, nobody gave any answer, but pointed at a wall farther down where there were some drawings made by the pupils themselves, showing priests and monks in ridiculous positions,—drunk and fooling with girls.

Not only the schools are turning out anti-religious propagandists en masse, but even those immense organizations, the Red army and navy, work with the same object. Every "Krasnij kommandir" (officer) who succeeds in conducting effective anti-religious propaganda among his soldiers can be sure of promotions. However, if you visit a couple of schools and speak with a few principals, you will learn very little of Russia's educational affairs. What you need is "inside information", which I got when I started to teach Swedish to three of the staff of New Peterhof Gymnasium.

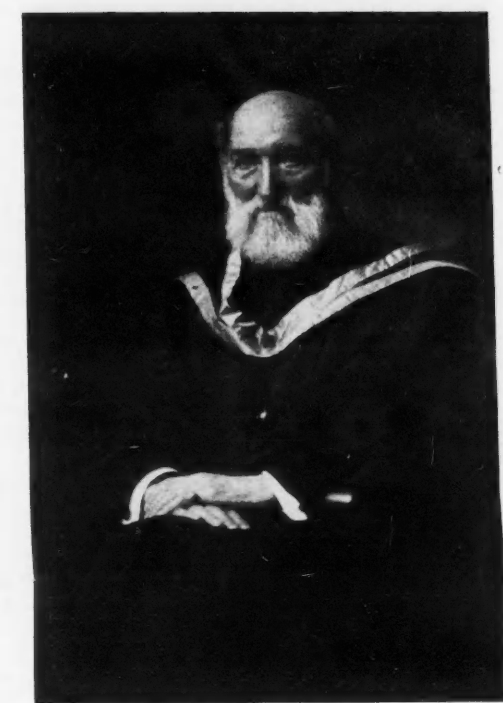
No Russian official dares to say anything that is not according to Communist dogma and an educated man from a foreign country is considered to be very dangerous in the land of Soviets; but after a little while you will find out just what people think of the Bolshevism in its own homeland.

At the same school they had a very intelligent and highly educated teacher of languages who had been employed for about 30 years. He happened to say something



GROUP OF THE "NOBEL" PRIZEWINNERS IN STOCKHOLM

The picture shows: left to right, (back row) M. Svedberg, M. Euler, M. Dahlein and M. Fisher. (Front row) M. Sinclair Lewis, M. Raman, Mme. Selina Lager-lof, M. Landskeiner, and M. Barany.



A REVEREND CENTENARIAN

Rev. W. T. McMullen of Woodstock, Ont., former Moderator of the Presbyterian Church of Canada, one hundred years old on January 9th.

A thief, for example, gets a sentence of 10 years. After 1 1/2 years he will be free, because the prisons are filled up with political criminals it is more important to confine.

Even if there are some exaggerations told about, there are sufficient reasons to condemn the Russian secret police system as unworthy of a civilized country.

Sir Otto Beit

SIR OTTO BEIT, the South African magnate and philanthropist, who died in London recently on his 65th birthday, had extensive interests in Rhodesia and South Africa and was a director of the British South Africa Company and Rhodesia Railways, Ltd. Sir Otto (John) Beit will long be remembered for his gifts to hospitals and universities to assist the work of medical research. He married Lillian, daughter of the late T. L. Carter, of New Orleans, in 1897. A Fellow of the Royal Society, he was a member of the governing body of the Imperial College of Science and Technology and a trustee of the Rhodes Trust. He also founded the Beit Memorial Fellowship for Medical Research. When his brother, Alfred Beit, died in 1906, Sir Otto succeeded to nearly £3,000,000. The famous house of Werner, Beit, and Co. was founded years ago by Mr. Jules Porges, who was soon afterwards joined by Mr. J. C. Werner. When Mr. Porges retired he was succeeded by Mr. Alfred Beit, who left his native Hamburg when he was young, for South Africa, where he was engaged in the diamond trade at Kimberley from 1875 to 1888. Mr. Alfred Beit worked with Cecil Rhodes and Barney Barnato in forming the De Beers Consolidated Mines. Mr. Alfred Beit was also concerned in the formation of the Rand Mines Ltd. In 1909 Sir Otto Beit gave £165,000 to the University of London. Four years later he gave £5,000 to the British Homoeopathic Association, and presented gymnasium apparatus to the Royal National Orthopaedic Hospital. He gave £10,000 in 1916 to the South African Military Hospital at Richmond. In 1922 he gave £10,000 to London hospitals to mark the twenty-fifth anniversary of his wedding, and in May, 1918, he gave £10,000 towards establishing a clinic in London for the treatment of rheumatic diseases. In 1920 he received the K.C.M.G. for work in connection with South African hospitals and troops in England, and in 1924 he was created a baronet. One of his most magnificent gifts was a sum of £50,000 to the King Edward Hospital Fund for the purchase of supplies of radium to be placed at the disposal of London hospitals. The tragedy of Sir Otto's life was when his elder son, Lieutenant Theodore H. Beit, shot himself at the Cavalry Barracks, York, in 1917. At the inquest it was revealed that the young lieutenant's room—he was only twenty—had been visited by "raggers". Apparently he was very sensitive and thought the "ragging" was a rebuke to him by his brother officers.

If the number of hold-ups and robberies continues to increase, modern-home architecture may return to the castle, moat, and drawbridge style.—Chicago Evening Post.

NATIONAL AFFAIRS

By E. C. BUCHANAN

The Interregnum

VISCOUNT WILLINGDON has gone and, at the time of writing, a successor has not been named. I have been told by more than one member of the administration that it is proving difficult to secure a suitable man for the post of Governor-General, although why it should be more difficult at this time than it has been in the past is not clear. The government here seems to be rather particular as to the choice. It is believed here that a half dozen names have been submitted from Ottawa to His Majesty with the intimation that any of them would be acceptable to the government. They are thought to be those of the Duke of Abercorn, the Marquess of Lansdowne, the Duke of Atholl, the Earl of Athlone, the Marquess of Linlithgow, and the Earl of Cromer. The King may also have been advised that a member of the royal family would be especially welcome.

I am given to understand that, apart from any preference for royalty, the first choice of the ministry here, or of some of the most influential members of it at any rate, is the Duke of Abercorn, the highly popular Governor of Northern Ireland. It has been recognized, however, that he might not be available. He has been in his present position since 1922 and his term does not expire until 1934, and it is thought the Irish people would not be very willing to relinquish him to Canada. The Duke is in his sixty-second year. He is head of the Hamilton family, which has been prominent in the peerage for centuries.

Upon his return from the West, the Prime Minister stated that the time of the opening of the session could not be determined until the question of the appointment of a Governor-General was settled. The government desires that if possible the new representative of His Majesty should be here to officiate at the opening. Consequently, parliament may not meet as early as had been anticipated. It will not be till toward the end of February at the earliest and may be put off until March.

The Prime Minister and Miss Mildred Bennett gave a farewell dinner to the retiring Governor-General and Viscountess Willingdon, at which a great number of notables joined in wishing the new Viceroy of India and his consort good luck in their new field of endeavor in the service of the Empire.

Another Ottawa Retirement Rumored

COLONEL HANFORD MACNIDER, genial United States minister to Canada, has been busy during the last few days denying a rumor, originating in Washington, that he was shortly to retire from his position here in order to participate in President Hoover's prospective campaign for the Republican nomination for a second term in the White House. He assures me there is nothing to the report, that he has no present intention of leaving Ottawa. He will be governed, he says, by the wishes of his superiors at Washington. It would seem highly improbable that President Hoover would think of recalling him until some progress has been made in negotiations for a treaty on the deep waterway project. That project is the principal reason for his presence in Ottawa. Washington apparently feels that if anyone can pave the way to an understanding on the waterway it is Colonel MacNider, whose diplomacy has a character of its own. Nevertheless there are those who expect to see him taking a prominent part in the next presidential election campaign. He is one of Mr. Hoover's most intimate friends and advisers, and should be successful in getting action on the waterway before the campaign opens he will have supplied the president with one of his strongest claims to re-election. In such circumstances, some people think it not improbable that he might emerge as Mr. Hoover's running mate, being put up as candidate for the vice-presidency. It is perhaps not without significance that he has not been incorporated into the permanent section of the United States diplomatic service.

Every week that passes increases the popularity of Colonel MacNider in official and social circles in Ottawa. His personality is well calculated to promote good relations between the two countries. And incidentally he is doing much to advertise Canada by bringing here numbers of distinguished Americans as his guests.

The Western Situation

THE Prime Minister brought back from the West the unexpected assurance that conditions there were not as bad as had been represented to the government prior to his trip through the prairies. Severe distress, he found, was pretty much confined to Alberta, and especially to the northern part of that province. It may be, therefore, that the amount of direct relief to be extended to the western farmers will not be as great as has been suggested. The provincial premiers, it is understood, are having a closer survey of the situation made and are to report to Ottawa what they consider to be the requirements of their respective provinces and to what extent their governments are prepared to participate in direct relief.

The international project initiated by Mr. Stevens, Minister of Trade and Commerce, for the economic rehabilitation of China as a means of opening the markets of that country is still very much in the air. As yet there are no official negotiations in the matter and little indication has been forthcoming from Great Britain or the United States as to how the proposal is being received. Mr. Stevens obviously regards it as the most promising solution of the wheat marketing problem, and Mr. Bennett seems to have been persuaded to the same opinion. Down at Washington some modifications of the Stevens scheme are being proposed by members of Congress. I find that I inadvertently referred last week to the proposed international loan to China as a hundred million dollar loan. That sum is the share of the total loan which ministers here have in mind for Canada. The suggestion is that Great Britain and the United States put up the balance of a billion dollars. Canada's hundred million dollar contribution would finance the purchase by China of a considerable quantity of Canadian wheat and flour over a period of two years and it is thought that by the end of that time the process of China's rehabilitation would have reached a stage where it would go forward very largely on its own momentum.

While members of the government quite frankly regard the Orient as the great market of the future for Canadian wheat, they recognize that serious competition will have to be met there as in the European markets. Manchuria is a potential producer of large quantities of wheat, and it is believed it can be grown there of a quality comparable with the Canadian grain and about as cheaply. Hence it is that the ministerial mind is dwelling very seriously on the possibilities of the expansion of mixed farming as a solution of the agricultural problem of Western Canada.

This phase of the situation is engaging the special attention of Major Weir, Minister of Agriculture. He is seeking to develop policies looking especially to the growth and improvement of the stock raising industry. As has been pointed out, it is to encourage the mixed farming movement that the project, alluded to by the Prime Minister at Regina, for the creation of a private corporation to provide more elastic financial accommodation for the farmers, is being promoted.

Old Age Pensions

FOLLOWING a conference with Mr. Bennett at Winnipeg, Premier Bracken of Manitoba divulged to the public information regarding old age pensions prospects which the federal Prime Minister probably did not intend to be revealed. From Mr. Bracken it is learned that Mr. Bennett is prepared to have the federal government pay ninety-five per cent. of the cost of old age pensions. This would approximate the Prime Minister's commitment in the election campaign. He mentioned variously then ninety-nine per cent. and one hundred per cent. Under the Mackenzie King-Heenan legislation the Dominion pays half the cost and the provinces and municipalities the other half, but, on the ground that they cannot afford it, some of the provinces have not come under the pensions scheme. With the federal government paying ninety-five per cent. of the cost, they would all come in. But Mr. Bracken failed to indicate whether it was Mr. Bennett's intention to carry out his undertaking at the forthcoming session. If it is, the problem of finding new revenue, already giving anxiety, will be aggravated. Such pensions legislation would add several millions to the revenue requirements of the government. With a shortage of seventy millions anticipated in customs and excise revenue and with uncontrollable expenditures greatly increased through the soldiers' pensions legislation of last session, Mr. Ryckman, Minister of National Revenue, who also functions as Minister of Finance during the absences of Mr. Bennett, has no easy task ahead of him. There continues to be talk in Ottawa of a turnover tax, but as yet no decision has been reached in the matter.

Although Mr. Bennett has had little time to prepare legislation for the session, it would not be surprising if he brought in his budget fairly early. By so doing he might succeed not only in curtailing the length of the session but also in disrupting opposition plans for general and prolonged criticism of ministerial policy. Under the rules, once it is introduced, the budget has right of way in the Commons and so its introduction during the first weeks would sidetrack discussion of other matters—for example, the tariff legislation of last session, the Prime Minister's course at the Imperial Conference, his election commitments. Unless something is done to stop it, the debate on the address in reply to the Speech from the Throne may well run on for weeks, as both the Liberals and the western agricultural group are stacking up ammunition to be employed against the administration.

Radio Broadcasting

AS MR. DURANLEAU, the responsible minister, assured a deputation that came to the Capital to urge the nationalization of radio broadcasting along lines slightly different from those proposed by the commission of which Sir John Aird was chairman, the government and its officials are endeavoring to make a study of the radio situation but there is no present indication that it will be prepared to present legislation to parliament this year. While there appears to be fairly widespread support for the nationalization scheme, due largely to the intrusion of so much direct advertising in radio programmes, there is also much powerful opposition in interested quarters. One imagines that the Prime Minister will want to work out a solution of the radio problem himself, owing to his keen interest in broadcasting as a medium of communication with the public. Apparently he regards radio as the most effective agency for making pronouncements to the country, and he will hardly be disposed, therefore, to entrust the formulation of policy entirely to a cabinet colleague.

There is a suggestion that, as an alternative to state ownership and operation, a private monopoly might be created, controlled by responsible interests—the railway organizations, say—and that radio service in Canada might be put on a toll basis similar to that of the telephone service, the monopoly charging a monthly or quarterly fee for its programmes and supplying the receiving instruments and keeping them in service. As far as is known, however, this suggestion has not been considered by the government.

A Southern professor has decided to leave his brain to his alma mater, possibly figuring that a good spare would do the undergraduate body no harm.—*Boston Herald.*



DR. JOSEPH S. GRAHAM
Widely known Toronto physician who died in Bermuda on Jan. 5th, aged 51. Dr. Graham on both his father's and mother's side was connected with eminent figures in the medical and legal professions dating back to the confederation period, and was held in universal esteem and affection.

A January Sale at Jenkins Galleries

An event unique in the history of the firm, and one that will have a particular appeal to the lovers of fine furniture. On Tuesdays and Fridays throughout the month special groups will be reduced for rapid clearance, round tables of Georgian design in solid mahogany, as low as \$75.00, and magnificent sideboards with distinctive carvings. These prices prevail for this month only.

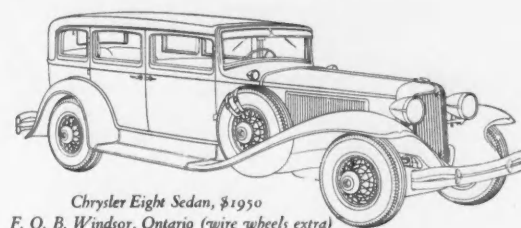
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Plan a winter holiday in Ottawa . . . making special note of Winter Sports Carnival Week, February 2nd to 7th . . . with its skiing and skating championships, curling, dog derbies, masquerades, torchlight processions and other carnival features.

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cot, outdoors most of the time and
keeping just as still as possible—
obeying orders like a good soldier
—but longing for the time when
he can go home, lies Philip, a young
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ario.

With his bride of less than a
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ing him, Phil has good reason to
watch his weight chart with eager-
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Consumptives. No one ever takes
reducing exercises there; the main
object is to gain weight.

Philip is making good progress
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he will go back to his family some-
day to take up their support once
more. A worthy work, this, but
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Everywhere in the familiar yellow package

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Wonderful relief from pain

Backache is one of those wearying
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together with a common bond of
misery. And when any one suffers
from backache finds a sure remedy,
fellowship prompts the quick report
of that discovery to others. Here's a
woman who has her friend to thank for
knowledge of a remarkably successful
treatment. Now gratitude compels
her, in turn, to pass along the good
news to you.

"I am writing to tell you of the great
benefit I have received from Kruschen
Salts. My friend, Mrs. H., had received
so much benefit that she begged me
to give Kruschen a trial, although at
first I was doubtful, because I had
tried so many things. At last, however,
I tried some of her Kruschen, and
feeling hopeful, I purchased a bottle
and I can honestly say that before I
had finished the bottle my backache
was gone. I have suffered for years
with kidney trouble and dreadful
headaches, and now to be free from
the pain altogether is wonderful."—
(Mrs. C.)



THE WIFE OF THE FORMER EMPEROR OF GERMANY AND HER CHILDREN
A recent photograph of Princess Hermine, the wife of the former Kaiser, with her two daughters,
Henriette and Caroline.

—Wide World Photo.

Upsetting "The Apple Cart"

By Gilbert Norwood

IT HAS come at last! Anyone with
even a tolerable knowledge of Mr.
Shaw's work and methods ought to
have seen it coming. But so destitute
of such foresight are our professional
critics that they do not even see the
event when it has happened. What
Fanny did in fiction to Trotter and his
colleagues Mr. Shaw has done in real
life to the alleged intelligentsia of the
whole planet. "Tell me who the au-
thor is," exclaims a critic in *Fanny's*
First Play, "and I'll place the work
for you to a hair". We all thought
it amusing nonsense to suggest that
such critics existed: now Mr. Shaw
has proved in the sight of Heaven and
Earth that there are no others. He
encourages someone else to write a
play, puts his own name to it and
stands aside to chuckle over the at-
tempts of Flawner Bannel and his
mates to "compare" this ramshackle
parody with *Arms and the Man* or
St. Joan. It is a magnificent joke, and
not too cruel: our dramatic critics,
with painfully few exceptions, are so
artless, so uninstructed, so bumptious,
so fantastically lopsided that this
spectacular and stinging exposure is
completely justified and long overdue.

"Nonsense," you cry: "who except
Shaw can write a Shaw play?" The
answer is twofold. First, this is no
genuine Shaw play. Second, we are
all by this time so well trained in
Shavianism that although no one else
would compose a *Caesar and Cleopatra*
many hundreds of us could have writ-
ten *The Apple Cart* in a hammock.
And which of these clever people did
it? Mr. Chesterton, of course.

The first of these points, that we
have here a feeble parody, is obvious.
Mr. Shaw can write magnificent plays;
he can write bad plays; but even he
cannot write half-witted plays. Several
items in *Translations and Tomfool-
eries* are rubbish, but they contain an
idea steadily carried through. Com-
pare *The Great Catherine* with our
present enigma: the earlier play was
silly, no doubt; but its silliness creat-
ed an intelligible coherent whole.
The Apple Cart is a bungle. It opens
with that hoary expedient, the two ex-
planatory menials—a bit of technique
at least as old as Euripides and em-
ployed ceaselessly ever since, for it is
a useful device and nobody yawns if
only the explanation is interesting. But
here the explanatory menials ex-
plain nothing: except for a brief cryptic
allusion to Orintha, their lengthy
talk has no faintest connection with
the sequel: it is a faintly clever and
immensely long account of Sempronius'
father, who died because he had
no one to play cards with. Leave out
every word, and we lose nothing ex-
cept the name of the King's "mis-
tress". Compare this miracle of clumsi-
ness with the opening of any Shaw
play you choose, from *The Devil's Dis-
ciple* to the farce about gasogene. You
can match it only from the present
work. Not only is the interview be-
tween the King and Orintha three
times too long for its matter: it shows
no relation either with what precedes
or with what follows. So of the Ameri-
can ambassador who announces that
the United States have decided to join
the British Empire. Not only is this
glorious opportunity treated with a
fumbling ineptitude that would have
made even Robertson raise his eye-
brows and must be causing W. S. Gil-
bert to turn in his grave: the whole

affair has nothing on earth to do with
the main subject, Magnus' collision
with his cabinet. After these melan-
choly feats it is scarcely worth point-
ing out that Queen Gemima has noth-
ing to do and that the Princess Royal
is dragged in for no purpose at all;
she merely tells the President of the
Board of Trade that his clothes are
silly, and wanders out again, a mad
Ophelia without the poetry.

TO ACCOUNT for this farrago there
are but three conceivable theories.
First, Mr. Shaw has gone utterly to
pieces. This cannot be accepted, since
he has written so immensely better
recently. Second, he has attempted
for fun to write as bad a play as he
could. His genius undoubtedly con-
tains an element of buffoonery, and
he loves to inject a dash of farce in-
to his most splendid situations. Never-
theless, this explanation will not
stand. The features mentioned above
are not farce but weaknesses, save in-
deed the climax of the Interlude where
Magnus and Orintha roll on the floor:
that is broad farce, recalling *The*
Great Catherine and bits of *Heart-
break House*. Moreover, there are a
few good things which on this theory
would have been omitted—Lysistrata's
outburst against Breakages Limited,
the Prime Minister's delicious fare-
well speech, and certain comments on
Americans: "They are all Wops melt-
ing into one another", and the like.
No; the one genuine explanation is an
amusing and welcome plot between
Mr. Shaw and Mr. Chesterton.

But why pitch on him as the ac-
complice? Look at the internal evi-
dence. Who is so likely to have pen-
ned that description of ideal life on
the desert island? (If Mr. Shaw had
written that he would have elaborated
it: compare Larry Doyle on the Irish
climate.) Consider the King's discus-
sion of his relations with Gemima and
Orintha: are they not just what Mr.
Chesterton has said a hundred times,
but—and here is a point to which we
shall return—lacking both the Shavi-
an incisiveness and the Chestertonian
rhetoric? Above all, what living man
save one could have written that
splendid sentence about the baker and
the Mass? Again, that disjointedness
of the whole drama points unmistak-
ably away from the supposed to the
real author. For a good many years
Mr. Chesterton has shown himself in-
creasingly unable to write a long co-
herent work. And if you doubt the

conspiracy on general grounds, con-
sider how Mr. Wells only the other
day induced Mr. Belloc to write for
him *The Autocracy of Mr. Parham*,
with similar results. The imitation
was inferior to the normal work of
both conspirators, just as our play,
though smacking queerly of both *The*
Great Catherine and *The Napoleon of*
Nothing Hill, is agonizingly inferior to
both.

"Yes" you interject; "but what
about the stars? Chesterton can't write
two pages of imaginative work with-
out alluding to them. Internal evi-
dence, forsooth! No stars, on Chesh-
terton". The point is well taken. There
can be no doubt that when G.K.C. sub-
mitted his effort to G.B.S. the latter
said: "No: even Flawner Bannel may
see through this. You've mentioned
the stars fourteen times. And look
here! You remember asking 'What
is the good of spreading British civil-
ization if it only means increasing
the number of places where a man
can get a whisky-and-soda?' Something
very like it here? Sorry: I shall
have to revise you." In the end
G.K.C. gave up the stars and watered
down the other passage to *Lysistrata's*
remark that men all over the world
are growing as alike as hotel dinners.
On the other side, G.B.S. repeated a
strange phrase from his own earlier
work—"guff and bugaboo"—and wrote
the Breakages speech: "that at any
rate will convince the world". And
it was so.

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(3) The total length of the poem
or sequence of poems shall be ap-
proximately 100 lines.

(4) The manuscript must be
typewritten on one side only, and
unsigned. The name and address
of the writer must be enclosed in a
separate sealed envelope.

(5) Each candidate shall be re-
quired to submit 5 copies of his
manuscript.

(6) Manuscripts will be returned
to the writer if a stamped and ad-
dressed envelope is enclosed under
the separate seal.

(7) Manuscripts should be ad-
dressed to the Secretary of The
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sent by registered mail.

(8) All manuscripts must be de-
livered as directed on or before
March 1, 1931.

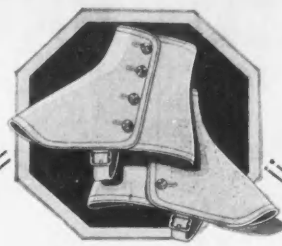
"This job of bringing home the
bacon is no joke," sighed one married
man.

"No," growled the other one, "and
on top of that I always have to stop
at the bakery and bring home the
bakin', too."—*Cincinnati Enquirer*.

Handy, spandy, Jack-a-dandy.
Loved plum-cake and sugar candy,
but he got spinach and carrots, just
as all the other little folks do. —
Brooklyn Eagle.



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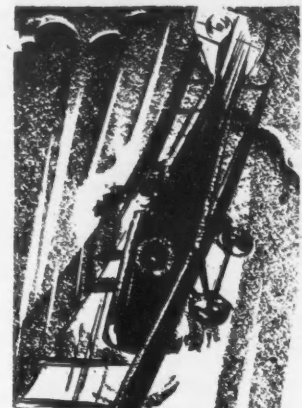
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RAILROAD

Professor Lipmann, of the University of California, says living bacteria he found in anthracite coal are 200 million years old. Gosh! they probably can remember way back when Prosperity went around that corner.—*Macon Telegraph.*

A new war book is described as showing "the seamy side of trench life." This is a very apt phrase, since the little fellows had a habit of congregating in the seams.—*Detroit News.*

A New England trapper says the pelts of wild animals are light, and that therefore we'll have an open winter. On the other hand, the moss is thick on the north side of the Wickersham Commission.—*Detroit News.*

The other day a \$130,000,000 railroad was auctioned off for only \$23,000,000. And the moral of that is that anybody with \$23,000,000 can always find bargains.—*San Diego Union.*

BROADWAY THEATRE

By JOHN E. WEBBER

A Survey

Editor's Note.—Mr. John E. Webber, a Canadian journalist, resident in New York and whose weekly letter from Manhattan was an attractive feature of SATURDAY NIGHT some years ago, has again become associated with this journal and will contribute a weekly letter on the Broadway Theatre. His first letter, a general survey of the theatrical scene, follows.

New York, Jan. 11.

NEWS of Broadway's hilarious reception of "Lysistrata", reaching Athens, must have been interpreted by that ancient seat of culture as an absorption in the classical drama and so brought Mme. Marika Kotopoulis and her little band of Greek actors to our holiday shores. Just as, perhaps, the great vogue of last season's "The Green Pastures", interpreted by some equally naive purveyor on this side as evidence of interest in religious themes or the colored renaissance, transferred the story of "Scarlet Sister Mary" from the bookshelf to the stage. Both have by this time learned that Broadway is interested in neither salvation nor the classics. Even with her favorite actress, Ethel Barrymore, in the rôle, "Scarlet Sister Mary" soon had taken melancholy leave of us for a more appreciative "road". The truth in this case seems to be that Broadway will have none of her favorite save in her own gorgeous self. Her acting talents, even as long ago as "The Silver Box", when behind the mask of a simple char-woman she gave us one of the most haunting memories of the stage, have always been suppressed by her adoring public. From the colored mask they turned away indignant. Meanwhile "The Green Pastures" still smiles undisturbed in abundant green toward heaven, just as it did throughout the dark days of 1930. Only one cloud has darkened its serenity and that was when a colliding Harlem taxi proved its Angel Gabriel mortal.

Mme. Kotopoulis, in spite of any disappointments, has continued the Athenian invasion into the current week. Perhaps her little band of actors work for the joy of it, just as did Thespians of other days, before the theatrical combine, "angels" and other racking made it such an expensive luxury.

THE "Lysistrata" of Broadway, now closing its joyous career, instead of preparing the way for the Greek company must have made it more difficult than ever. This very modern version of the bawdy farce, broadened and accented to suit our adolescent tastes, is a long way from the "Lysistrata" of their repertory. And beside it, as entertainment, the Elektra and Iphigenia they have so far given are solemn plodding indeed, much more suited to the class room and lecture hour than to the current theatre mood. Even at that the Elektra was not of Aeschylus, Sophocles nor Euripides, but a sad text made by an Austrian, Hugo Von Hofmannthal, twenty-five years ago; and the Iphigenia, not of Euripides, but a translation into modern Greek of the Goethe poem on the same theme. Critics are fairly agreed on the acting gifts of Mme. Kotopoulis, reputed to be the ranking star of her own country, although some have pleaded the barrier of language to a full appreciation. For even the Greek we crammed years ago serves us not with this modern Greek spoken by the company. But then, when was language a barrier to an appreciation of Bernhardt or Duse? Even Nazimova was "discovered" in the Russian tongue and Bertha Kalich in a Yiddish theatre. One might even go farther in contrariness and make the barrier of language the test of the interpretative art. But on this or any test, for those who take their theatre seriously, the visit of Mme. Kotopoulis has been a rare and refreshing experience. In other times and other seasons it might even have been a joyous one.

THE theatre makes its own calendar, beginning its year in August and ending it when the dog days have driven patrons to more reasonable pursuits. The beginning of the calendar year consequently finds the season at half mark—someone has suggested half mast—but no one probably welcomed the calendar's opportunity to say farewell to 1930 more sincerely than the theatre. But is the tale of woe really so bad? From August 5, when David Belasco officially opened the new season with "Dancing Partners", to the year end, New York has been offered 114 legitimate productions, as against 129 in the same period a year ago. This 114 included new plays, new musical comedies and revues, revival and return engagements. The new year found plays in occupation of theatres to the number of 29



JAMES HALL, JEAN HARLOW, BEN LYON

Who are the story in a film that is noted chiefly for its magnificent air-shots, "Hell's Angels", the continuing attraction at the Royal Alexandra.

and musical shows to the number of ten. This indicates considerable "turn-over" and a number of darkened houses along the great white way. Some of these new plays wilted and died on the very threshold, some persevered for a few weeks, some have continued to the end with considerable success and a few, like "Grand Hotel" and "Once in a Lifetime", among the plays, "Three's a Crowd", "Fine and Dandy", "The New Yorkers" and "Girl Crazy" among musical shows, have come through as "smashing hits".

OF THE salvage, which in spite of the atmosphere of gloom, is not inconsiderable and at least as meritorious as many other years can show, the place of honor easily goes to "Grand Hotel". This play with its stirring intermingling of lives in a Berlin hotel, enlivened by killing, stealing, cheating, and a glowing performance by a great Russian dancer, is, as any guide to the current productions will admit, the most absorbing play of the season, and a close rival in popularity to "Street Scene" and "Strictly Dishonorable" of former seasons.

"Once in a Lifetime", a merrily malicious bit of spoofing of one of Hollywood's major industries, as easily leads in the lighter entertainment provided. "On the Spot", a close follower of these in popularity, took New York by surprise in spite of the London success which heralded it. Even the critics were skeptical. How could an Englishman, after five days spent in the field, write a play dealing with Chicago's gang warfare? Well, Edgar Wallace has done it, done it in just the right vein, and given us a well balanced picture of the natty racketeer in a well balanced play. Crane Wilbur plays here the rôle played in London by Mr. Charles Laughton and Anna May Wong, a Chinese actress from the coast, the part of the oriental mistress.

YOUR full enjoyment of "Elizabeth the Queen" may depend a little on your preconception of the good Queen Bess. If you agree with the school boy's answer that: "Elizabeth was known as the Virgin Queen and as a Queen was a great success," all will be well. The play deals with the romance of Elizabeth and Essex and in any case you will vibrate to the persuasive acting by Alfred Lunt as the ill-fated Earl and by Lynn Fontaine as the wrinkled and in this drawing, vain glorious Queen. "The Man in Possession", another comedy from England, by H. M. Harwood, affords heights of real amusement in its final two acts and is well worth adding to any list of "plays to see". So are "Oh Promise Me", a plentifully gagged and humorous farce on the breach of promise racket, as it has come to be known; "The Vinegar Tree" with Mary Boland at her best as a farcer in a side splitting comedy on marriage and other long cherished illusions; "This is New York", by Robert E. Sherwood, ex-Canadian Highlander and author of the "Road to Rome", wherein he deals with the Manhattan experiences of a western senator's daughter in light and pleasant vein; "Mrs. Moonlight", with Guy Standing and the ever lovable Haldee Wright doing excellent work; "Petticoat Influence", an airy English trifle by Neil Grant; "Art and Mrs. Bottle", with Jane Cowl in a congenial rôle, and "First Night", a mystery play in which the audience is taken to Sing Sing.

To those who like musical comedy at all, and in New York at least there seem to be myriads, those already named, "Fine and Dandy", "Girl Crazy", "Three's a Crowd", and "The New Yorkers", can be safely guaranteed to amuse. "Ballyhoo", an elaborate Hammerstein production, and

"Smiles", a typical Ziegfeld show with Marilyn Miller and the clever Astaires, have both for one reason or another been withdrawn.

IF THIS salvage from 1930 is not enough, the New Year has already added one or two plays of more than passing interest and several more are to be added this coming week. Those to come are, "Colonel Satan", a Booth Tarkington version of Aaron Burr; "Philip Goes Forth", by George Kelly; "Tomorrow and Tomorrow", by Philip Barry; "Sita", all the way from Calcutta, and a revival of "Anatol". If this is still not enough, there is always the Civic Repertory Theatre, with a change of bill every night and acting that would do credit to any theatre, anywhere.

Of the new plays already presented for our inspection, "Five Star Final" and "Midnight" are receiving almost flattering attention. The former is a serious indictment of sensational journalism and owns authorship to a one time editor of the form of tabloid he now denounces, and for which the play is perhaps offered in atonement. In the course of the play a man and woman are driven to suicide by the persecutions of a tabloid. Clutching for circulation among the morons, its publisher orders exhumed a long forgotten murder story. It had all happened twenty years ago and the woman of the story, acquitted, had built up a decent home for her daughter, now on the point of marriage. In the wreck and ruin that follow we see exhibited all its most odious aspects. There is a savage strength to the play that may take it far, may make up for the lack of a certain subtlety and adroitness we have come to expect. It is not art at all, perhaps, it is war, a war that will have a large popular following.

"Midnight", also a crusading play, deals with some of the difficulties in the conscientious administration of justice. One such conscientious devotee of his country and his country's laws, finds himself foreman of a jury fated to condemn a woman homicide to death. The tranquility of the adamant jurymen's life is wrecked along with his flowerbeds and lawn by reporters, cameramen, sob sisters and police in an effort to shake his consecration to his ideals. The climax comes when listening over the radio to the death knell of his victim at Sing Sing, his own daughter enters on the scene, smoking pistol in hand. She has just killed a faithless sweetheart. Even life seldom offers a more ironic gesture than that.

JUST to end on a happier note, we might here record the discovery of a new star for the Metropolitan Opera House. Just at a time, too, when its spirits were low and its fortunes ebbing. Only a year ago Galli Curci, on retiring, declared Grand Opera old fashioned and dead. Gadski said no. But the directors of the Metropolitan, nevertheless, deemed it advisable as a gesture of confidence to extend the unexpired contract of Catti Casazza to 1935. Now enters the agreeable and dainty Lily Pons, with a voice which all are praising, and every portal of the edifice is lighted with hope.

An interesting program has been prepared for the two piano recital given by Miss Winifred MacMillan and Miss Kathleen Irwin, assisted by Joyce Hornyanski, cellist, at the Conservatory Concert Hall on January 22nd. The program includes works by Bach, Sammartini, Pasquini, Saint-Saens, Brahms, Tailleferre, Ravel, Pattison. Dr. Ernest MacMillan will accompany at the piano.

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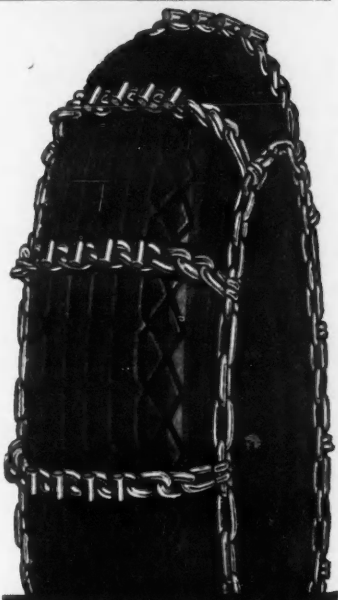
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"Messiah" Revived

BY HECTOR CHARLESWORTH

IT IS several years since Handel's "Messiah" has been presented with anything like completeness in Toronto. By way of compensation, Dr. Ernest MacMillan's splendid revival on December 12th was given in an absolutely ideal environment. In the Gothic vastness of St. Paul's Anglican Church, with the great carved marble reredos as a background, the glorious masterpiece had a setting more perfect than it has ever previously enjoyed in Canada.

If anything were wanting to prove that Dr. MacMillan is one of the very finest of living conductors, it was provided in his vital and entrancingly dramatic interpretation of this majestic creation. His own Conservatory Choir has at last attained adequate numbers and balance (60 men and 90 women) with a satisfactory tenor section, and he had the co-operation of the choirs of St. Paul's, St. Andrew's United, Bloor St. United and Timothy Eaton Memorial churches, bringing the total of choristers under his baton up to about 450. In addition he had an orchestra of forty, containing many noted local musicians, which under the inspiration of the conductor's rhythmic beat, sounded like a force of eighty. The playing of the string section was especially excellent, and an added lustre was given to exultant ensemble episodes by two long Roman trumpets, admirably played. Their golden voices soaring above the tonal mass were undecidably moving.

No composer understood more fully how to compose for the human voice than Handel, and this circumstance in itself, apart from the nobility of the music and dramatic appropriateness of melody to words, has helped to keep "The Messiah" alive for 190 years, and will continue to do so for several centuries to come. In creating those melodies Handel himself confessed that he at times felt under the living inspiration of the Redeemer Himself, and to Him gave the glory of their exalted beauty.

The problem of disposing so large a body of singers in an unique environment was solved by placing the Conservatory Choir in the chancel, and locating the 300 other singers in the left and right transepts so that all had a view of the conductor. The orchestra was augmented by the organ played by Mr. Thomas J. Crawford, and the latter at the risk of a stiff neck, performed the difficult feat in keeping in with the other instrumentalists, for the most part very effectively. The fresh, sweet tones of the sopranos and the smooth and admirable quality of the other sections were notable; and it was thrilling to watch the manner in which Dr. MacMillan gathered and held all his scattered forces together in colossal climaxes. As one music lover said afterward, he made the score of Handel sound like Wagnerian music drama. It may be added that it was the original Handel score; the subsequent Mozart decorations, almost universally used, were discarded.

Handel's work is so well known to everyone, in excerpts at least, that it is unnecessary to go into many details. Suffice it to say that such great choruses as "For Unto Us a Child is Born," "Glory to God in the Highest," "Lift up Your Heads, O ye Gates," "Hallelujah" and "Worthy is the Lamb" were superbly and majestically interpreted. But the achievement which surpassed them all (even the "Hallelujah Chorus") was the great contrapuntal "Amen" in the style of Palestrina, which concludes the work. A rendering more noble and expressive could hardly be imagined. The only ragged spots in the presentation were in one or two choruses, where the Conservatory Choir was singing alone, as in "His Yoke is Easy".

The high quality of local resources was again demonstrated in the soloists; Dorothy Allan Park (Peterborough), soprano; Eileen Law Marshall, alto; Harry Cole, tenor, and Frank Oldfield, bass. Singing in the far reaches of St. Paul's is a different task from that of singing in a concert hall, but so far as could be judged all voices possessed carrying power and expression, enunciation and tonal production were admirable. The lovely pure tones of Mrs. Park were, of course, finely exemplified in "I Know That my Redeemer Liveth" and Mrs. Marshall sang "He was Despised" with profound feeling. Together they triumphed in "He Shall Feed His Flock". The tenor, Mr. Cole, proved admirable in pure, manly intonation and distinction of style. His finest number was "But Thou Didst Not Leave His Soul in Hell". The bass solos of "Messiah" demand a genuinely deep voice. Many accomplished baritones fail in them, and it was in these that Frank Oldfield with his large and noble tones triumphed. His declamation was superb in "Why Do the Nations" and "The Trumpet Shall Sound". The latter, the trumpet obli-

gato, though sharp for a second or two, was more impressive than in any of the many presentations of the oratorio that I have heard.

Tibbett in Concert

ONE of the largest and most wildly enthusiastic audiences assembled in Massey Hall in many a day, greeted the first appearance in Toronto of the celebrated baritone, Lawrence Tibbett, on January 6th. Owing to the wonders of modern invention, Mr. Tibbett is no stranger to Canada. Through the air countless listeners have become acquainted with his magnificent voice and captivating interpretative style; and in at least one talkie, "The Rogue's Song", playgoers got a sense of his engaging romantic personality and immense physique.

In addition to being a brilliant singer, Mr. Tibbett is one of the ablest actors that America has produced, and this accounted for the great vogue he enjoyed in the Metropolitan Opera House before he became known to the larger public through other vehicles. His performances of such rôles as Ford in Verdi's "Falstaff" (which made him famous on the night of his debut several years ago); of Amonasro in "Aida"; of the King in "The King's Henchman"; and of the nigger in the German jazz satire, "Johnny Spelt Aut", revealed an entrancing brilliance and vitality.

In his Massey Hall recital Mr. Tibbett showed himself equally captivating as a concert artist. His programme was sharply divided between the older forms of serious lyrical art and racy modern character songs in which he is equally adept. The range of his voice is unusually wide, so that his deeper notes are as satisfying as his high baritone passages. The voice is even, vibrant and wonderfully colorful throughout its compass. Though he shows ardent physical effort in sustained passages, there is not a trace of a forced tone, and he seems indefatigable. He sang upwards of 20 numbers, representing every type of lyric and seemed fresh enough at the end to go on indefinitely. In fact he is an unique example of physical buoyancy governed by high artistic intelligence.

One of his most celebrated offerings was the great bass aria, "Eri Tu", from Verdi's "Masked Ball", of which his rendering was superb in expression and dignity. Another classic was Handel's noble "Hear me, ye Winds and Waves". Such familiar numbers as "Evening Star" from "Tannhauser" and the Prologue to "Pagliacci" necessarily took his hearers by storm.

But Mr. Tibbett is equally adept in the contrasted field of art-song. The beauty and taste of his interpretations of W. A. Aikin's Shakespeare songs, Richard Strauss' "Allerseelen" and Erich Wolf's "Ewig" delighted the most discriminating among the throng of listeners.

The power and magnetism of Mr. Tibbett's personality, his ability to give himself to an audience in a whole-souled way, and to bring forth nuances of character from the spoken word, were revealed in a series of character studies, chiefly negro in character. In this field "The Glory Road", by Jacques Wolfe, is of course his masterpiece. Another superb character study was "The Roustabout" by Rupert Hughes and Bertram Brayley. Two numbers by the very original American composer, John Alden Carpenter, "Shake Your Brown Feet" and "Don't Cease", were also notable. It should be added that no matter how racy and unconventional his style in works of this kind, Mr. Tibbett never lets down the musical interest.

He had a very fine accompanist in Stewart Wille, who demonstrated his fine musicianship and technical accomplishments in Brahms' "Rhapsody in G Minor" and a transcription of a Bach cantata.

Hindemith at Hart House

BY C. C. MACKAY

THE special program of modern music offered by the Hart House String Quartet on Jan. 6th was a most important musical event. The performance here, at so early a date, of a quartet of Paul Hindemith, is to be remembered in the future when that composer takes his place among the really great musicians of the world. It is folly to use superlatives indiscriminately but it is equally weak to withhold our enthusiasm when we meet greatness.

To explain in some measure just what Hindemith is achieving it is necessary to know in some degree what his contemporaries and predecessors have done. Unfortunately in Canada modern music usually means music of the French school of twenty years back. The Hart House String Quartet is true have given us an idea of what the younger Hungarian composers are doing, but these are hardly the best exponents of the new music. They are colorful, but they lack depth.

Hindemith comes at the end of long period of experimenting by men such as Schoenberg, who possess intellectual curiosity, and one might say a mathematical rather than a musical feeling. The reason that so much modern music leaves one dissatisfied is that the composer is rather setting himself a problem in new sound than expressing an urgent idea in its inevitable form.

Hindemith is the justification of all this experimentation. The man of noble inspiration who reaps the benefit of all the other work, and uses the new expression effortlessly, without affectation, as César Franck must have used all that went before him in orchestration. Hindemith is sometimes harmonious, sometimes not, but he is never either one or the other except as the music itself demands it. In addition to this ease, he has what I might call continuity in his music. Many modern composers—Bartok for instance, give a patchy, disjointed effect. Even when they have a good melody, they leave it for something else, it does not seem to be genuinely theirs. Hindemith is the first composer of our age with genuine melodic inspiration and flowing rhythmic thought. Then again, he is not high-voiced and thin like many of the others. He has the full-throated, thrilling register of the great composer. His music is rich in tone, never shrill. Still more, he is one of the few who do full justice to every instrument.

Most quartets of this century indicate that the composer heard only one instrument at a time, the others are mere accompaniment. Every instrument has its own voice and importance in the music of Hindemith. This is essential to his theory, as he claims that one should be able to listen linearly, to all the parts of the music at once. His compositions enable one to do so because every part is equally rich, important and beautiful. The program notes deny him beauty. If beauty were mere smoothness, this might be true. But beauty and grandeur this music does possess. In the future Hindemith will undoubtedly rank with César Franck, out of whom in many ways he seems to develop. Hear the Franck quartet, and then this C. major quartet of Hindemith, you will find yourself in the same lofty realm of music.

The quartet, opus 14, of Eugene Goossens is another work of great beauty. There is reflective, dispassionate quality in his later writings, and a perfect mastery of his medium that make him one of the most satisfactory of our contemporaries. He too, is acquiring continuity of inspiration. The quartet of Gyorgy Kosa is a slight graceful little interlude, not at all in the same rank as the others. All of these composers are under forty. We may thank the Hart House Quartet for a splendid performance, and beg for more Hindemith.

Olive Reeves-Smith, the beautiful English actress, will play the glamorous Orinthia, King Magnus' favorite, when Maurice Colbourne and Barry Jones present "The Apple Cart" to local audiences. Miss Reeves-Smith with statuesque loveliness and subtle technique, is richly endowed for the role which has made veteran critics sit up and wonder. Bernard Shaw is personally delighted with her choice for the part. Theatregoers in Canada will echo his approbation in the selection of the gifted daughter of a gifted and celebrated English stage family.

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THE BOOKSHELF

By HAROLD F. SUTTON

"EDUCATION OF A PRINCESS," a memoir by Marie, Grand Duchess of Russia; Viking-Irwin & Gordon, Toronto; \$8.50.

"CLAUDIA," by Arnold Zweig; Viking-Irwin & Gordon, Toronto; \$2.50.

WE HAVE to be constantly reminded that royalty is human. We tend to overlook, indeed, are encouraged to overlook the fact that the elaborate pageant of royal life is staged in conformity with a tradition of sound theatricalism that presents its characters as the public wants them, idealized and romantic. The survival value of this to royal houses of course goes without saying.

But ever so often a royal actor's personal emotions overcome his regard for the tenets of his profession and he ignores the lines written for him to speak a few of his own, as when Marie, Grand Duchess of Russia, had her marriage to Prince William of Sweden annulled. For a moment a veil is lifted and we have a disturbing vision of complicated emotional activity very much like our own and bearing not the slightest resemblance to pageantry. Then the stage manager calls, scenes are shifted, wires pulled and the show goes on again.

In the "Education of a Princess," Marie, now living in New York and earning her living as a fashion designer, is by the circumstances of the Revolution of 1917 no longer compelled to maintain the magnificent pretense that gives us royalty as we like it. She sweeps the veil forever away with a simple candor that is not without its own dignity.

And what do we see? Not the hated Romanoffs of the Soviet, the tyrants, the cruel oppressors of the people, but a family group living its lives within the iron bounds of a tradition that whatever else may be said of it, does possess the element of quiet beauty. Above all, a prevailing sadness springing out of human disappointment and thwarted affection. The cruelty, the oppression, the stupidity are still there, but they are revealed in a different light. The Romanoffs were as much the victims of history as the people themselves.

Marie was the grand-daughter of Czar Alexander II and cousin of Nicholas II, the last of the Czars. She tells us that ever since she could remember she was oppressed by a sense of impending doom, and she felt that things as they were could not last. As a child of thirteen she remembers "sitting on the floor of the nursery and trying to button on my own boots. In case of a revolution I had to know how to look out for myself!"

Her premonitions were well-warranted. The assassination of her uncle, the Grand Duke Sergei, with whom Marie had gone to live in Moscow, was the first justification of her fears. Years later, after she had married and separated from Prince William of Sweden, came the assassination of the Austrian Archduke at Sarajevo. What followed is a matter of common history.

During the war Marie served as a nurse attached to the Russian army. The war over as far as Russia was concerned, she continued to live in Russia with her second husband, a member of the nobility. But the events following the collapse of Kerensky made it unsafe for them to remain and they escaped to America.

It is a fascinating story that she tells, written in lucid and graphic style and revealing a charming intelligence that gives grace and distinction to her writing. Her analysis of character is skilful and frank, her people living with an unusual vitality. While the later scenes of the book are more important from a political point of view, the early and less familiar scenes of her child and girlhood make refreshing and delightful reading.

"CLAUDIA" was published in Germany several years before "The Case of Sergeant Grischka" and the one is as far removed from the other as day is from night, although the hand of the artist is discernibly the same. And it is a novel that only a European, steeped in the cultural spirit of that continent, could produce. It is the exquisite, sensitive chronicle of an exquisite, sensitive woman seeking in music and the arts an escape from the brutalities of reality. She is unsuccessful because of three men, Walter Rohme, the gentle scholar who became her husband; Klaus Manthe, the famous artist forced to debase his art and Oswald Saach, the composer who killed himself because he could not live without love. The internal torment and mortal weakness of these men of outward strength rend the veil of lovely illusion that she has cast about humanity and her disillusion while having a pathological basis, is none the less real. Her growth to sanity and a normal healthy outlook



MARIE
Grand Duchess of Russia

on life is a tribute not only to her own character but also to the author's power of authentic creation.

This is a short novel cast in episodes written from one point of view and now another. It is a form that is handled only with the greatest difficulty, but Zweig succeeds admirably in carrying it out. A finely-tempered and subtly-shaded book.

—H. F. S.

Sir William Johnson

"LORDS OF THE VALLEY," by Flora Warren Seymour; Toronto, Longmans, Green & Company; pages 19 + 278; price \$3.00.

By T. G. MARQUIS

THIS book is really the life story of Sir William Johnson of the Mohawk Valley, colonizer, Indian trader, soldier, and diplomat. There are subsidiary characters, but from the first page to the last Johnson holds the centre of the stage. For the preparation of this work a thorough knowledge of American colonial history, familiarity with the scattered Indian tribes, and accurate information regarding the geography of the region over which Johnson made his influence felt were necessary. These things Mrs. Seymour has. In her former book, "The Story of the Red Man," she displayed wonderful insight into Indian character and a fullness of knowledge regarding their traditions and customs that come only with profound study. In "Lords of the Valley" she has treated a somewhat allied subject with the same care and completeness.

The author had a great subject. Sir William Johnson was the most important and most picturesque figure in American colonial history. A strangely mixed character; grasping and generous, democratic and aristocratic, humane and at times almost brutal. Mrs. Seymour is no worshipper of the man, but her prejudices against him do not prevent her from doing full justice to his character.

Just why young Johnson was exiled to America is uncertain, but it is hinted that there was a woman in the case and that his uncle Peter (afterwards Sir Peter) Warren thought that his "onruly and streperous" nephew would be more at home in the wilderness of America than in Ireland, and so he sent the lad, in whom he saw the makings of a man, to America to oversee his vast domain in the Mohawk Valley. He made no mistake. The wild young Irishman was in his element and speedily won the hearts of the Mohawks among whom his lot was cast, and incidentally won—after the death of Catharine, very possibly his wife—as his companions, first Caroline daughter of a Mohawk Sachem and later Molly Brant, a dusky beauty who outlived him.

Johnson's career as Indian trader, Indian Commissioner, Colonel, Major-General, is traced with a rapid pen, the story built up mainly on docu-

tary evidence. Gradually this unruly Irishman acquired the largest estate in America, and as "Brother Warraghiyage" had a more potent influence on the tribes standing ready, tomahawk in hand, than any of the rulers of New France or the colonial governors. He became one of them, gained their esteem and confidence and was never known to break his word.

As Johnson passes in review before us we see the trader eager for gain, even debauching the Indian with rum to achieve his ends; we see him ruthlessly sending out scalp parties against the French colonists; we see him in battle at Lake George and Niagara gaining glory and rewards to which others were in reality entitled; we see him rising to position through the instrumentality of men like Governor Shirley, and then kicking from under him the ladder by which he rose. Not a loveable character but a strong one, ambitious for rewards and honours, largely through self-advertising achieving knighthood and then grasping for an earldom. But, be that as it may, he kept the Iroquois, with one exception, loyal to the British, saved the American colonies from the French, and his influence, living after him, sent the Iroquois to Canada. He gave Canada Sir John Johnson and Brant, and though the great estate he built up was lost after his death, his memory remains green in a region that was uninhabited during his lifetime.

The book is so packed with information that there is little room for fine writing, but that Mrs. Seymour has literary power is shown in such passages as her description of Chief Hendrick, her glowing tribute to Molly Brant, the picture of "Mount Johnson" and of "Johnson Hall," open houses for visitors of all kinds, often crowded with from 300 to 1,000 Indians enjoying the hospitality of Brother Warraghiyage, and the powerful death scene, where the mighty "tree falls," while without through his Indians who, on news of his death, sent across the valley "the piercing cries of mourning that told their bereavement."

There have been many accounts and lives of Sir William Johnson, but none, we venture to say, will be found more satisfying than "Lords of the Valley."

Intrigante

"THE INTRIGUING DUCHESS, MARIE DE ROHAN, DUCHESS DE CHEVREUSE," by Dorothy de Brissac Campbell; Covici Friede, New York. 387 pages—\$3.50.

By L. L. FORBES

SOME time ago I chanced upon a copy of Victor Cousin's "Secret History of the French Court, being the life of the Duchess de Chevreuse", and so I was more interested in reading Mrs. Campbell's racy memoirs of that irrepressible intrigante. Cousin, as became a lecturer at the great Sorbonne, confined himself to a dignified recital of the historical, the author of "The Intriguing Duchess" has more scope and she treats us to all the spicy details of a life spent in intrigue and the amorous pursuits of a lady who "loved to love and be loved". No salacious detail is lacking. Frankness appears to be the author's long suit. With supreme nonchalance she tells us all and there was much to tell.

Marie de Rohan, Duchess de Chevreuse, like her devil-may-care swash-buckling father, the Duke de Montbazou, found a new affaire de coeur a delightful relaxation from the more serious business of life. In her case this consisted principally in plotting against the great Cardinal Richelieu or planning the downfall of the lesser Mazarin, who indeed was Richelieu's legacy to Louis XIII. Richelieu, Voltaire, Cousin, de Retz, all credit her with unusual intelligence, great organizing ability, and the acumen of a keen politician, and they all do homage to her ravishing beauty and charm. Her intrigues assumed the proportions of a coup d'état. She swayed kings and princes, she sent armies against her own country, foreign troops were withdrawn at her solicitation, treaties were drawn up and terms arranged for the protection of Marie de Rohan.

Now by nature Marie was both knight-errant and a gallant and her intrigues were actuated not so much by any personal animus, the raison d'être being usually a friend in trouble or a lost cause. Mostly the cause was Anne of Austria, Queen of Louis XIII, who got into trouble with monotonous regularity. Marie's loyalty to Anne has a fine flavour, but that Anne was in no way worthy of her friend's devotion and treated her shabbily is equally true. Blithely the Duchess could plot the murder of King or Cardinal or the overthrow of a faction, and so could Anne, but Marie's friends rested in the sure knowledge of her unswerving loyalty. With the excep-



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tion of Anne most of them were equally true to her. Torture could not turn her one time lovers into traitors to so delightful a mistress. Richelieu learned that. The beautiful creature had the court by the ears. A master of intrigue himself, the great Cardinal found the Duchess worthy of his steel and the battle of the wits lasted to the end of his life. And Marie called check almost as often as the statesman. Exiled, she stirred up trouble for France beyond its borders; at court she was in camp; banished to the country she escaped to more friendly courts, where she was beyond his reach, but where the unfortunate Cardinal was not beyond her manipulations. Her spectacular escapes would be good film stuff. Marie was a fine horsewoman and her hell-for-leather rides have become famous.

It is as good a book of memoirs as I have read. Indeed it is a veritable refresher course in French history. I shall look forward to another book by this gifted woman, who was born in Canada, lived in Toronto, was educated at Oxford and is a direct descendant of the Duke de Brissac, friend of the Duchess de Chevreuse, for which information I am indebted to the jacket cover.

Short Stories

"CERTAIN PEOPLE," by Edith Wharton; D. Appleton & Co., \$2.

By PELHAM EDGAR

A SHINING competence that never deserts her, an artistry that has the feeling not only for the inevitable work and the cadenced phrase but for the larger rhythms of line and contour, a delicately poised irony that is mildly malicious and discreetly sympathetic, these are claims to distinction which Mrs. Wharton by universal consent possesses. Those whom she fails to interest like their art a little roughened at the edges, more casual and therefore less obviously calculated, and with a few smudges on the polished surface "Ethan Frome" even, which was a tale of simple people, lost some of the uncouthness proper to the theme by being conveyed through the lips of a civilized and sophisticated person. An opinion prevails that primitivism cannot co-exist with culture and that bed-rock human qualities do not fall within the scope of refined observation. Her admirers entertain a different view. They do not feel her deficient in a sense of life, and they have no quarrel with the smoothness of her art. No author can take the whole of life as his province, but they are satisfied that Mrs. Wharton administers her particular territory with sufficient authority and adequate knowledge of its inhabitants.

Mrs. Wharton began her career with the short story. We have every hope that she will not end it with this volume which nevertheless has one masterpiece to recommend it. In "The Writing of Fiction" she has given us her views on how the short story should be written. Two unities must prevail, that namely of time and of vision; there must be suddenness of attack with the end implicated in the beginning, and the chief technical difference between the short story and the novel may be summed up by saying that situation is the main concern of the short story, character of the novel; and it follows that the effect produced by the short story depends almost entirely on its form, or presentation. Even more—yes, and much more—than in the construction of the novel, the impression of vividness, of presentness, in the affair narrated, has to be sought, and made sure of beforehand, by that careful artifice which is the real carelessness of art.

The masterpiece of condensed narration I have referred to in the present book is "After Holbein." "Dieu d'Amour" is conventional middle age stuff. "A Battle of Perrier" is a desert piece with convincing atmosphere and well sustained interest. "Atrophy" achieves a calculated flatness with its woman of the world pathos, and "The Refugees" was quite good enough to be rescued from her world war basket. "Mr. Jones is a Jamesian exercise in the supernatural, but it does not quite come off in the Jamesian way.

The Untouchable

"PO' BUCKRA," by G. M. Shelby and S. G. Stoney; Macmillan, Toronto; 426 pages; \$2.50.

By T. D. RIMMER

THE authors of this book accomplished a fine thing some time ago when they collaborated in writing *Black Genesis*, a collection of Gullah negro tales. That work was sufficient evidence of a wide knowledge of the southern negro and his beliefs and superstitions.

"Po' Buckra," which to my mind should have been named "Brass Ankles," exhibits the same understand-



DUG UP AT UR OF THE CHALDEES

Tombs of kings who reigned 4000 years ago at Ur of the Chaldees, in Mesopotamia, have been discovered by the joint expedition from the British Museum and the Pennsylvania University Museum, under the leadership of Mr. Leonard Woolley. The picture is of a beautiful golden headdress recently discovered there.

ing. The book, in addition to its exceptionally fine qualities as a novel, is motivated by a very real sympathy for the class of people with which it deals. It is consistent and logical in its relation of the characteristics of these people. The authors recognize the latent evils that float to the surface in emotional stress. They also recognize the anomalous position which has generated hate and fear and made misfits of people in whom white, Indian and negro blood is continually conflicting.

Down on the South Carolina coast, in the area covered by *Po' Buckra*, the inhabitants are made up of quality whites, po' buckras (poor whites) and brass ankles (a mixture of white, Indian and negro blood). The latter are the lowest and most uncomfortable in the social scale. They are despised by whites and often laughed at or hated by negroes, especially when they possess "white" aspirations. The brass ankle often almost parallels the untouchables of India. He can neither hunt with the hounds nor run with the hare. With the warring of mixed blood in him he is at variance with himself and with humanity.

Po' Buckra deals with this unoriented type and incidentally gives a poignant panorama of changing conditions in the south and their effect on an impoverished seigneurial estate. Grunson is a brass ankle who hates the ounce or so of negro blood in him. With his appearance and color in his favor, he claims equal status with the white. But crisis after crisis brings discovery and throws him back to his old plane where he hangs, like Mahomet's coffin, between the heaven of the white and the hell of the black. His marriage with Judith Beaufain, a quality white, and its sequel are the finest phases of the book. Here we get a relationship, full of revealing contrasts, ennobled by the character of Judith, yet presaging tragedy from the first hint of the union.

Grunson is handicapped by his terror of discovery. His sense of inferiority unsettles him. Black blood pulses into ascendancy and overshadows the white. All the worst traits of his mixed ancestry appear and he becomes fibreless and makeshift. Finally his fixation of hatred for the negro, a complex easily understood, springs the mine and the fact that he is a brass ankle is again disclosed.

Po' Buckra is a novel full of fine contrasts and containing some notable characters. Its chief value is in its vital revelation of the soul of a character driven beyond the pale by racial heritage. The authors neither excuse nor accuse. Grunson is flesh and blood reality, repulsive in his failings, likeable in his virtues. He is the victim of miscegenation—the herd outlaw. That is his justification, and his tragedy.

A Tiresome Falstaff

"LAUTERBACH OF THE CHINA SEA," by Lowell Thomas; Doubleday, Doran and Gundy, Toronto; 302 pages and plates; \$2.00.

By LESLIE ROBERTS

MR. THOMAS follows his book on *Luckner, The Sea Devil*, with a yarn having to do with the war exploits of Captain Lauterbach, prize officer of the raider Emden, skipper of a mystery ship in the Baltic and, in the latter days of the war, captain of the Moewe. There is nothing wrong with the exploits, for the tale of the happy-go-lucky guerilla warfare waged by the crew of the Emden in eastern waters is first class stuff, as is much of the description of Lauterbach's escape from an internment camp and his difficult journey home. The cloth of the piece is good.

Unfortunately there is something fatiguing in the company of the gentlemen whose portly figure wanders through these three hundred pages. It may be, of course, that I am growing too fastidious about the company I keep, but the idea of being consigned to guzzle beer every night with a fat man who sings "Oh where, oh where has my little dog gone?" whenever he

passes the fourth pint appeals to me as no way to put in my evenings. I have no brief against beer, nor against the song, nor even against the man who drinks the beer and sings the song. My complaint is with the trinity, considered in their relationship to each other. The prospect of turning every page on the *qui vive* against the sudden appearance of one of the hired help rushing into the next paragraph with schooners of cold brew, gets to be too great a strain on the reader. I soon discovered—say about page 120—that I was seriously considering pushing the next stein into Lauterbach's lap. There were even times when it would have been worth a black eye to know that the old gentleman would be too busy mopping to sing.

They say in the last ten years Bobby Jones has assumed pretty good command of his temper, but wait till a Hollywood director begins telling him how to play golf.—*Detroit News*.

Disquieting Reminiscences

"A WOMAN WITH WHITE EYES," by Mary Borden; Doubleday, Doran & Company, Inc., Garden City, New York; 328 pages; \$2.00.

By A. L. JACOB

IT IS not very entertaining to listen to the reminiscences of an old person. One usually has to be interested in the story-teller to feel much interest in the story. Though some incidents may arrest the attention, generally they have quite the opposite effect. The effort of Caroline Merryweather to piece a pattern out of her life has the same drawbacks. There is too much incoherent speculation as to the why of her actions. It becomes monotonous. But gradually out of the ramblings a more or less complete picture evolves. It is not the history of Caroline Merryweather, a woman who is asleep with her eyes "not quite closed, slits of white showing." The figure that stands out most clearly is that of Maggie Dawson, the friend Caroline loved. It is a tragic story of the struggle of a woman to retain the love of the man in whom her whole life centred. At least it seems a tragedy that anyone should make such efforts to retain the love of an utterly selfish animal.

Incidental to this main theme are Caroline's own love affairs, but these trail off into mist. One gathers an impression of her life, but the woman is hazy and not particularly pleasant. In fact, most of the characters are unpleasant. It is another picture of decadent living in England and Europe and has the fault of many of such stories,—it is too self conscious.

Book Service

Readers wishing to purchase books reviewed or advertised in these columns and unable to procure them from their local dealers, may do so by sending the price by postal or express order to THE BOOKSHELF, "S A T U R D A Y NIGHT", Toronto. Books cannot be sent on approval.

Is the War Responsible for Freak Climatic Conditions?

INGENIOUS souls have suggested that the incessant gunfire from 1914 to 1918 is responsible for freak climatic conditions in Europe and elsewhere now.

This seems drawing a rather long bow, but certainly climatic conditions DO seem to be changing. It is no secret that, in recent seasons, garden spots such as Cannes, Nice, Monte Carlo (not to mention others closer home) have been visited by spells of totally unexpected bitter cold weather.

People have shivered on the Riviera . . . people who might have had colour, warmth and fragrance right at home in their own conservatories.

Why let winter have the whip hand and drive you away from home? The sensible thing is to view winter with equanimity—from a comfortable chair in your own conservatory sitting room.

Not only is it a pleasurable experience, but also an extremely healthy one. Out-doors are the ultra-violet rays waiting to come in . . . which they do through the special glass in your conservatory. Not only through the sides but the roof. This is where a conservatory is so much better than a sun room. You have much more sway of sun and light; infinitely better temperature regulation; and perfect ventilation.

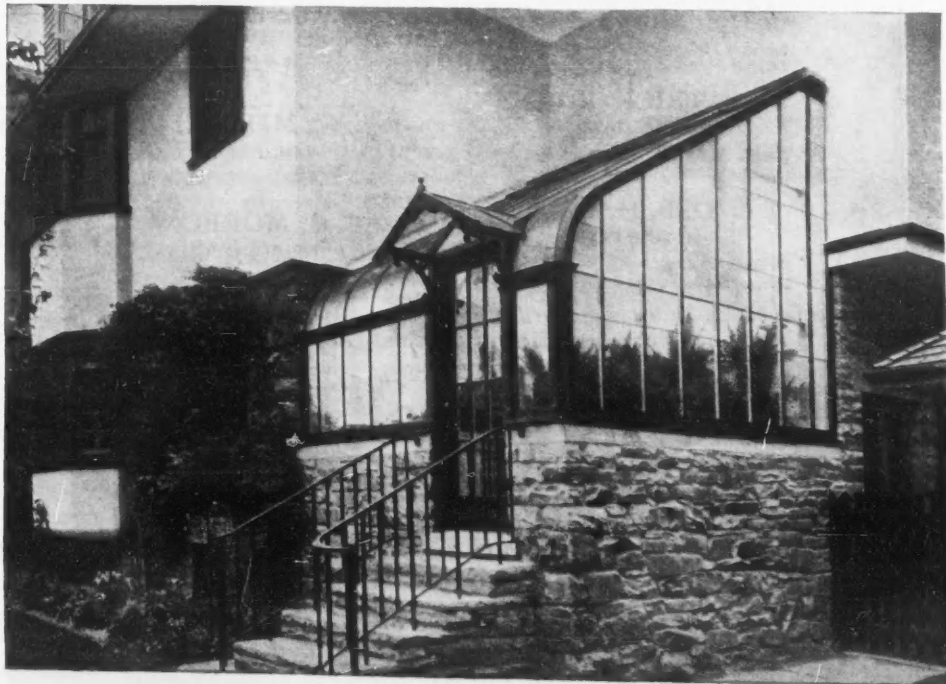
Speaking of the ultra-violet as an influence on health, one of the American colleges, last year, tried a course of it on certain students and succeeded in breaking up the usual epidemic of colds.

It is a mighty enjoyable thing to start the day with a visit to your own conservatory. The flowers give you colour so sadly lacking outdoors. They offset that continual greyness which is the biggest cross of Canadian winter. No more winter-time blues. Spring (indoors) months ahead of time. Increased means of hospitality. Enlarged social scope. Summer twelve months instead of three.

You may have a building plan in mind, this minute. Include a conservatory. It needn't be a large pretentious one. You can find out very easily what other people have built. . . can get the best of advice on the subject, without obligating yourself in the least, by communicating with Lord & Burnham Co. Limited, 308B Harbour Commission Bldg., Toronto. With seventy-five years of experience to draw upon, they have no hesitation in doing this work any time of year. Right now if you like. Quickly. Without muss or fuss. Think the matter over.



Above is Mr. J. H. Molson's attractive blend of conservatory and greenhouse, directly connected with his Montreal residence; while below is a simple, but very lovely little leanto, or half-span house, built for Lt.-Col. J. F. H. Ussher, Toronto. They are perfect examples of the variety possible in Glass Gardens. Architects: Mr. A. T. Galt Durnford, Montreal; George, Moorhouse & King, Toronto.



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ON THE AIR

By ARTHUR WALLACE

THOSE who have had the pleasure of meeting Mr. Tyrone Guthrie, producer of the Canadian National Railways' "Romance of Canada" series of radio dramatizations, since his arrival from England, have been impressed not only by his evident command of this new medium of entertainment but by the originality of his ideas. Original at least, so far as this continent is concerned; despite the massed power of money and talent in New York, it would appear that Mr. Guthrie and his colleagues in England have developed radio drama to a degree of refinement and power not as yet experienced here. Canadians will, therefore, follow with the keenest interest the series which opened on the evening of January 15 and which will be heard every Thursday, at 10.00 p.m., E.S.T.

The eminent British producer's ideas extend beyond the broadcasting studio itself. He believes that for the fullest enjoyment of radio drama the listener must play his part as well. Whether Canadian radio audiences will become so ardent as to sit in darkness during a presentation, as he recommends, remains to be seen. However, says Mr. Guthrie:

"There is a technique of listening, just as there is a technique of looking at moving pictures. Do you remember in the early days of films what difficulty one had in telling one character from another, in following devices like fading and flash-back, in quickly adjusting one's mind to the location and time of the various 'shots'? Now



HEARD ON NETWORK

Gregor Piatigorsky, famed Russian 'cellist, who will be the featured artist on the Imperial Oil Hour of Fine Music on Sunday evening, January 25.

all that has, by use, become almost an unconscious mental process.

"Similarly with listening; experienced listeners have infinitely less trouble in following a broadcast play than those who are new to the game; not only are their ears more acute to catch differences of timbre and accent in the voices, their minds are accustomed to the conventions of the medium and they can take much for granted that is puzzling and strange to the inexperienced.

But most important and most needed of all is the realization that hearing a play demands concentrated attention, and that, therefore, the sur-

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roundings must offer the minimum of distractions to eye and ear—in other words, broadcast plays should be heard in silence and in darkness."

Next Drama

WHETHER he did it for spite, with a fantastic idea of revenge in his mind, because of a perverted sense of humor, or because he really loved the lady, history does not say, but the fact remains that La Tour, Governor of Acadia, married the widow of his most bitter enemy. It may have been that La Tour had original ideas.

He came to Canada at the age of 14, lived with the Indians, inherited land, built forts, made himself French ruler of Acadia and afterwards became a good British subject and a baronet. Charnisay rose up to dispute his power and Louis XIV had to draw an imaginary line across the Bay of Fundy to divide the territories of the two feudal chiefs. Imaginary lines were nothing to them, however, and they fought bitterly. One day, when La Tour was away, Charnisay captured Fort Saint John and hanged most of the gallant defenders. The defence of Fort Saint John by Madame De La Tour is one of the most stirring stories in Canadian history and one of the finest in the series of radio dramas being broadcast across Canada by the Canadian National Railways. It will be heard by audiences in far away British Columbia as well as in Old Acadia, on Thursday, January 22.

Beau Brummel

JOHN SHAW YOUNG, announcer for NBC, received his first recognition from his superiors, by taking the initiative into his own hands and doing something for which he expects to be fired.

As Young was announcing from the Rose Room at the old Waldorf-Astoria, the cortege of the late Ambassador to France, Myron T. Herrick, was passing up Fifth Avenue on its way to Pennsylvania Station. Though



POPULAR MIKE MAN

John S. Young, Beau Brummel of the studios, who announces many important NBC programs. He has introduced many celebrities to the microphone, both in and out of the studios.

he was assigned to announce the musical program he knew that the procession was of interest to listeners. He told the orchestra to play "Taps" and then from a window gave the radio audience a description of the procession as it passed by.

When Young got back to the studios he fully expected to be discharged for his act. On the contrary, he was complimented for his good work.

Due to his long association with the RCA-Victor Hour and the General Motors Family Party, John Young probably has introduced to the microphone more famous artists than any other announcer. Among them have been John McCormick, Mme. Jeritza, Gigli, Ponselle, Mme. Schumann-Heine, Joseph Hoffman and Percy Grainger.

He has also announced many of New York city's receptions to famous personages from the steps of City Hall. These include Ramsay MacDonald, the French fliers, Coste and Bellonte, Kingsford-Smith, Bobby Jones and Sir Thomas Lipton.

Young looks like "what the well dressed man will wear". He has a suit for every day in the week and it is not the one he has on. A flower is always in his button hole and his tie and shirt ensembles invariably match. He reads poetry and good novels and can be found in Central Park horseback riding when weather is good. He's fond of good drama and on his night off usually can be found at the theatre. Russian pajamas in pastel colors are his one failing.

Looking Ahead

PREDICTIONS for the radio industry in 1931 indicate that practically no alterations will be made in current receiving set design, but radical changes and innovations will be made in the transmission end of broadcasting.

Already engineers have started work in this direction, and by the close of 1931, it will not be at all unlikely that two or more network broadcasting stations sending the same program, will be operating on the same channel, and that several broadcasting stations across the border will be employing powers of the order of 100 kilowatts or more.

In addition to the general improvement in programs presented in studios, it is further predicted that more extensive use of the international broadcasting hook-ups will be forthcoming.

While television is expected to make much progress during 1931, it is not expected that the new art will develop as a means of home entertainment this year. Engineers will continue to develop their ideas and will undoubtedly make considerable progress. In addition, experimentation will be taken up by both the National Broadcasting Company and the Columbia Broadcasting System and other agencies, which will probably accelerate the inception of home television.



BRINGS NEW ART TO CANADA

The celebrated radio dramatist, Tyrone Guthrie, who has been brought to Canada from England to produce the "Romance of Canada" series of broadcast plays, written by Merrill Denison, and heard each Thursday evening over the transcontinental network of the Canadian National Railways. Mr. Guthrie has been associated with the British Broadcasting Company in some of their most notable presentations, and is himself a playwright of note. He has also appeared on the stage, and for radio, has developed a technique, which will be quite new to all listeners in Canada.

The Story of 1930

The results achieved by The Imperial Life Assurance Company of Canada in 1930 will be very gratifying to policyholders and others interested in the Company's progress:

	1920	1925	1930
Assurances in Force	\$116,201,347	195,068,289	300,932,203
Assurances Issued	31,152,071	34,595,390	37,350,210
Total Assets	19,310,403	35,047,398	62,979,827
Policy and Annuity Reserves	16,018,229	29,480,492	53,039,981
Premium and Interest Income	4,973,802	8,925,057	13,830,045
Payments to Policyholders . .	1,349,867	3,111,364	6,530,785

The millions of dollars of Reserves held by The Imperial Life are calculated on so strong a basis that interest earnings of only 3% are sufficient to maintain them. The difference between this 3% rate and the 6% actually earned gives an exceptionally wide margin for policyholders' profits and security.

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SPORTS

By N. A. B.

AFTER the recovery from injuries of Joe Primeau and Charley Conacher, the Toronto Maple Leafs' fine sharpshooters, it seemed that the Leafs were headed for the top of the National Hockey League again, until they ran into a decisive 6-1 defeat administered by the Canadiens of Montreal. The Leafs in that upward climb had taken on and trounced the best teams in hockey, and suddenly they were the recipients of a telling blow which proves that in the matter of goals the Canadiens are six times better. Why is this? It is no fault of the Leafs' goalie, Lorne Chabot, for he is one of the real net wizards of the N. H. L. The real reason, or rather reasons, for the downfall of not only the fast-travelling Leafs in one particular game, but for the defeat of many a hockey sextette in the past seven years, are the Canadiens' two great forwards, Howie Morenz and Aurel Joliat, two of the great hockey players of all time, and surely the greatest playing the game at the present time.

There is something so effective, so conclusive and so spectacular in the work of Morenz and Joliat that it is a sheer treat to see them combine for a goal or stick-handle singly through a whole team to net the puck. One of their great assets is blinding speed on the blades, speed that enables them to

but such is the enthusiasm of the new sport's devotees that they may soon be unseated. Badminton is never a "headline" sport, because it is essentially a game to play rather than watch, and only games which can be watched by thousands with excited interest can ever command large space in modern sports departments; badminton is, unlike the major "box-office" sports, one that demands more than a cheer, a boo, and a comfortable seat from its devotees. It encourages that finer type of sportsmanship which exists in a game played solely for the sake of the game, rather than the outcome, income, or titles derived. The recent visit of the British badminton team captained by Sir George Thomas, the game's leading expert and technician, has done much to increase public interest in the sport and to encourage its supporters in Canada.

PASSING SHOW

By HAL FRANK

Perhaps if they passed a law legalizing the depression, people would stop talking about it.

A new motor-car accessory is the periscope mirror. This will enable mo-

torists to get the number of the pedestrian they run over.

An English economist says that money is the people's servant. We can believe it, knowing how hard it is to keep a servant.

Alas, rarer than a day in June is a customer.

Sir James Jeans says that the universe is a bubble, slowly expanding into oblivion and can be expressed only in mathematical terms. Such as, for example,—O.

Cosmos—a bubble expanding
In ever contracting space;
With never a god understanding
And never a sign of grace.

And never a means of knowing
What is the ultimate dope,
But this, as the bubble's blowing,
There's life while there is soap!

Ashes to cosmic ashes,
Dust to spatial dust,
I pray, when the cosmos crashes
It makes one hell of a bust!

Prince, there is no pretending,
The thing was wrong from the start:
So drink to the unhappy ending—
Whatever you like, it's art!

Experts say that women's feet are two sizes larger than they were twenty years ago. That's what they get for trying to wear the trousers.

Civilization may be said to flower when one-half of the world is starving and the other half has more wheat than it knows what to do with.

Liquor consumption in Ontario was the same for 1930 as for 1929. But probably for different reasons.

Ah, where are the knees of yesterday?

A Hollywood talking picture features an all-woman cast. This seems a logical development.

Even the winter seems to be all broken up about everything.

"Yes, I heard a noise and got up, and there, under the bed, I saw a man's leg."

"Good heavens! The burglar's?"
"No; my husband's. He'd heard the noise, too."—Capper's Weekly.

The superstition that it's unlucky to light three cigarettes with one match probably originated in the sales department of some match company. —Arkansas Gazette.

"Life Insurance Day"

Is January 21st

Why not find out whether your present Life Insurance will pay you at least \$100 a Month for Life?

Are you one of those policyholders who, after securing life insurance, have promptly dismissed the matter from your mind?

Ask Yourself These Questions:

How much income will my policies provide for me in the years of Retirement ahead?

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How can my ordinary life insurance be made to provide an "Income" for my beneficiary?

You can secure answers to these and other questions from the Canada Life Representative, and also find out whether your present life insurance when added to your other savings and investments at age 55, or 65 will secure for you a guaranteed

income of \$100 a month for the rest of your life.

"Life Insurance Day," Wednesday, Jan. 21st.

This day is planned for the purpose of reminding policyholders everywhere of the full benefits of the protection which they have secured. Life Insurance Day can mean much to you if you will review your present policies with the idea of discovering what they really do represent by way of value for you and yours.

The coupon below will bring you by mail a new form which simplifies the making of a "Personal Inventory".

If you are really anxious to have a true valuation of your present estate this is an opportunity for you.

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clude pursuing forwards, flash through the defence, shoot, and back-check, always being the all-important stride or two ahead of their attackers. Like all great artists they have temperament. There are stories of periodical displays of jealousy, in the case of prolonged silences, on odd refusals by one to pass the puck if the other was in better position to shoot. Both Morenz and Joliat are colorful, but when the temporary displays of temperament are over, they combine to form the most deadly duo a goaler ever faced.

Morenz is compact, husky, bursting with energy, and seemingly tireless. He is heavy enough to stand all manner of hard unavoidable body-checks, and light enough to be the fastest-skating forward in hockey to-day. He weighs 165 and is only 5 feet 5 inches in height. He was born in the little village of Mitchell, Ontario, in Sept. 1902, which makes him 29 now, and therefore something of a veteran as far as comet-forwards go. He broke into the game early starting at 14 playing forward for the Stratford Juniors. He moved up to the seniors and remained with them until 1922 when he went to Canadiens and entered the pro. hockey ranks at 21. The present season of 1931 is his ninth season as center forward with them, and how well satisfied the management are with Morenz's work as pivot-man for the fastest skating hockey team in the world is amply proven by their refusal to sell him to an American team for a reputed offer of \$100,000.

Morenz's running mate, the tricky elusive Aurel Joliat, who is wont to wear a mean fiery expression along with his famous black baseball cap, was born in Ottawa in August, 1901. He is 5 feet seven, but weighs only 135 which is likely the reason for his fierce resentment of an unduly tough body-check. Joliat, like Morenz, shoots from the left hand side, and has played left wing for the Canadiens since 1921. He first played for Ottawa Aberdeens in amateur hockey in 1916, in 1917-18 he moved to the Ottawa New Edinburghs and next year up to Iroquois Falls. In the fall of 1919 he received a severe injury while playing rugby which kept him out of the winter sport for a year, and the next season, 1921, he joined the club, whose idol he has been for nine years. With these two streaks of greased lightning, it will have to be a good team that takes the world's championship away from Canadiens in the 1931 Stanley Cup finals.

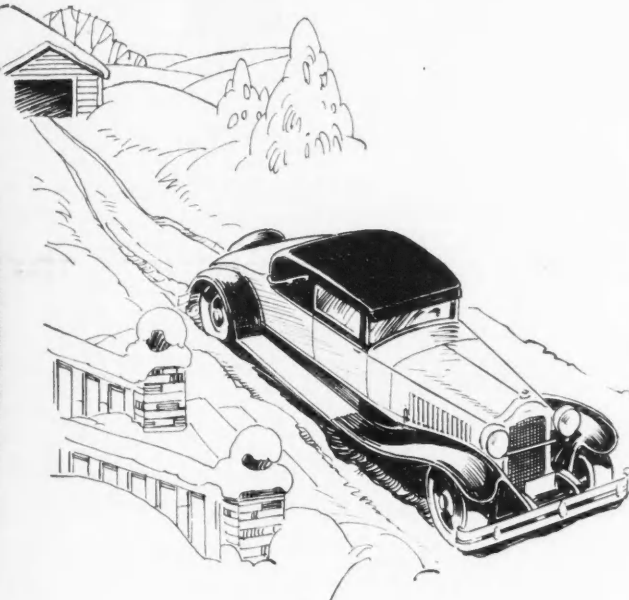
THE ever-growing popularity of badminton as one of Canada's favorite indoor winter sports is amply proven by the big friendly tournament held recently in Toronto when the players



of the Toronto Badminton and Racquet visited the Granite Club and administered, counting doubles and singles, matches, mixed, men's, and ladies', a defeat of 21 matches to 6. For a time the supremacy of the Toronto B. and R. Club is established,



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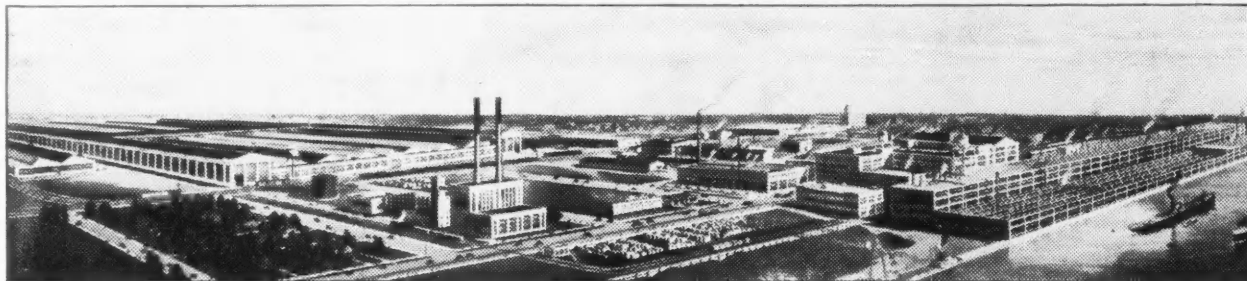
plants are, in reality, a great mechanical university, dedicated to the advancement of industry. Many manufacturers come to see and share the progress made.

The greatest progress comes by never standing still. Today's methods, however successful, can never be taken as wholly right.



The Canadian Ford Plant in 1904

The Ford Motor Company of Canada, Limited, was organized in 1904. Business was started in a small frame building formerly occupied by a wagon manufacturing concern. There was very little machinery and only 17 men were employed. The first year's production was 117 cars.



The Canadian Ford Plant Today

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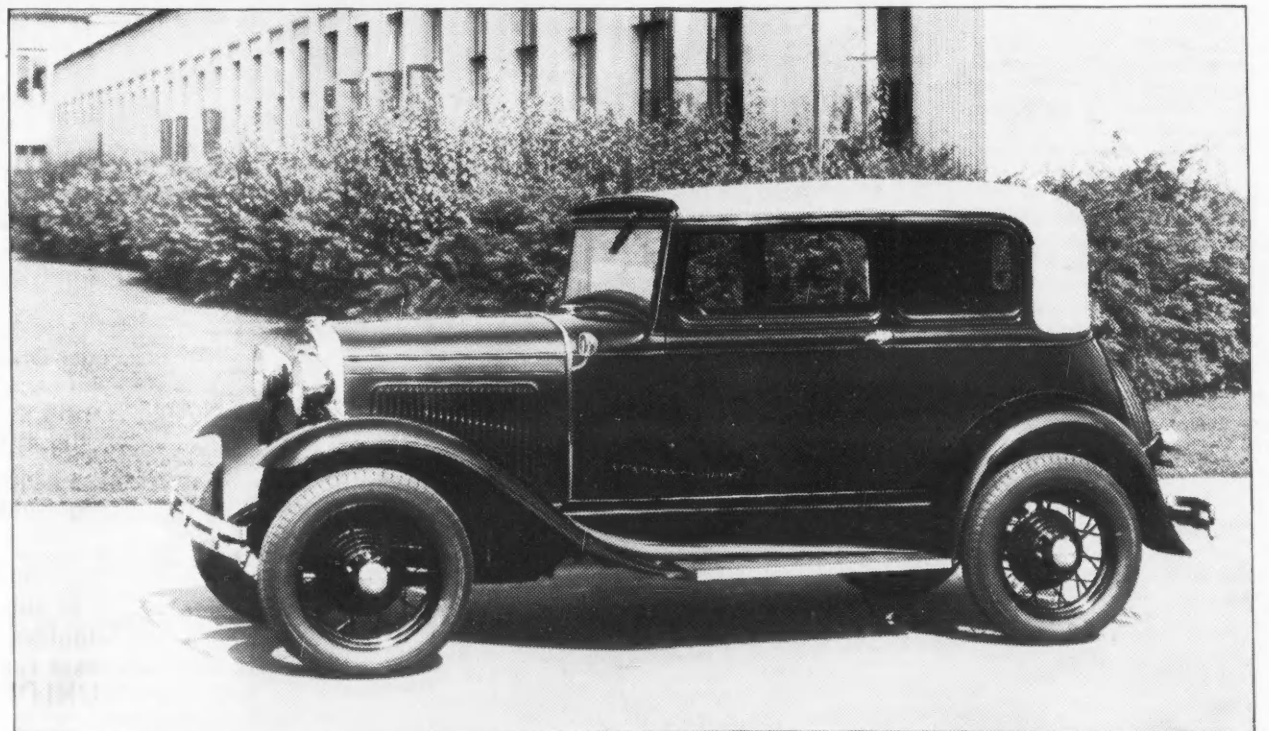
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\$750,000 in Chatham, \$350,000 in Sarnia, \$250,000 in Niagara Falls and Vancouver, \$150,000 in Calgary and Regina, \$100,000 in London, and \$50,000 in Saint John. Additional cities and towns supplying materials for the manufacture of the Ford car are Almonte, Belleville, Brantford, Galt, Ingersoll, Kitchener, Milton, Owen Sound, Peterborough, Rock Island, St. Catharines, St. Johns (Quebec), Tilbury, Waterloo, Welland, Woodstock and many others.

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TORONTO, CANADA, JANUARY 17, 1931

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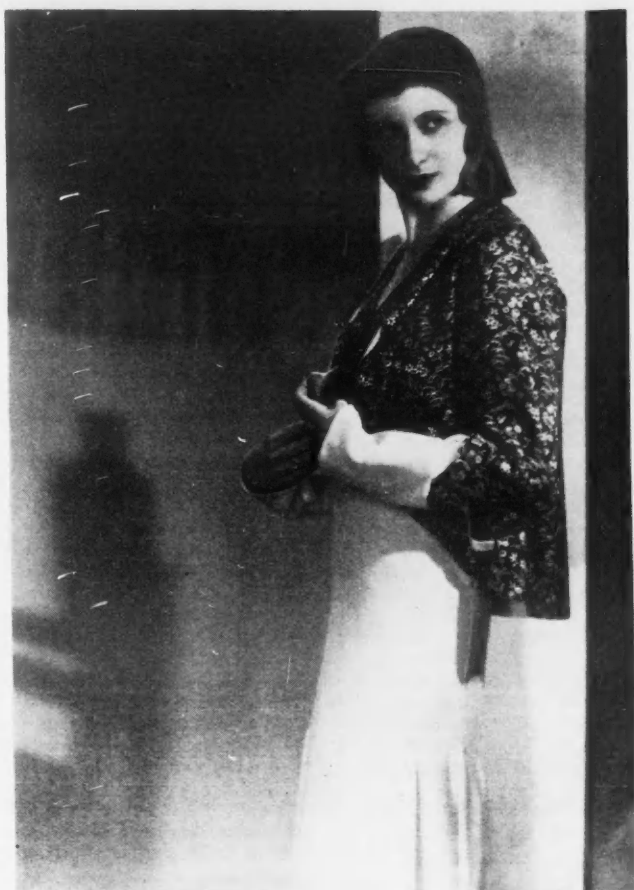


—Photo by Wilfred Sketch, Paris.

Popular on the Riviera is this ensemble in a grey Rodier material trimmed with grey astrakhan. From Worth.

An attractive three-piece sport suit. The brown, yellow and red wool sweater has a matching scarf. The coat is dark brown with a brown and yellow jersey skirt. From Schaparelli.

—Photo by Wilfred Sketch, Paris.



Seen on the Riviera is this bright little coatee. It is embroidered after the style of Joseph's coat on a red background and is worn with a white jersey skirt. From Maggy Rouff.

One of the first early spring models is this ensemble. The coat-dress is of black and white woollen material trimmed with lynx. From Redfern's collection.

—Photo by Luigi Diaz, Paris.

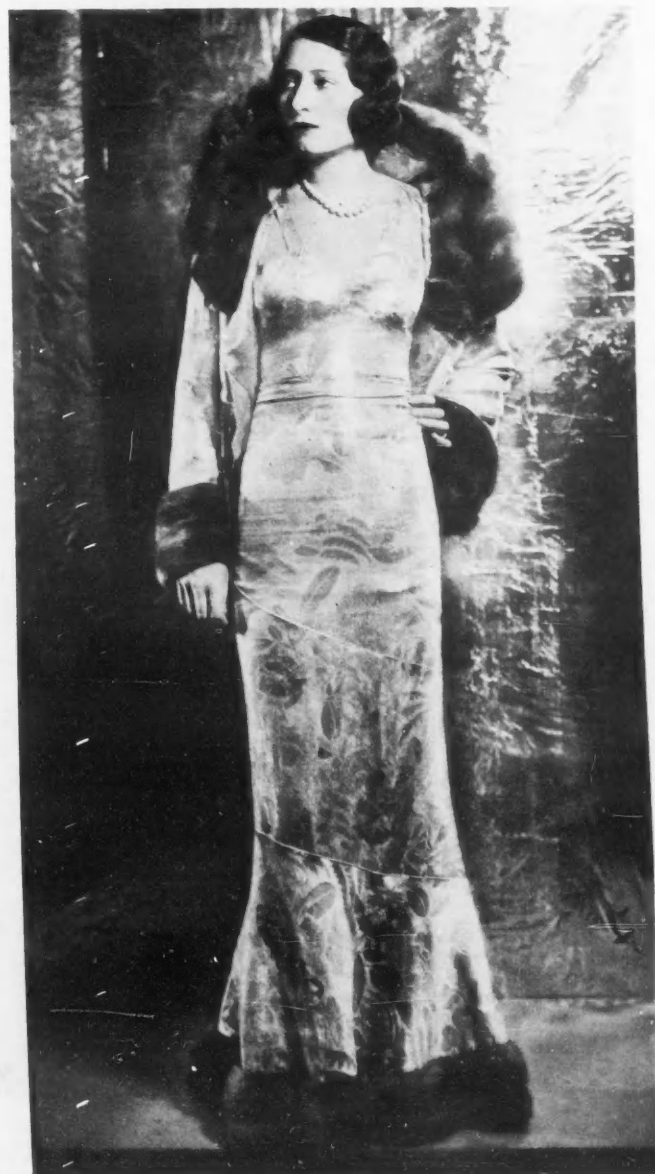


Lending color to the evening. This ensemble has green, mauve, yellow and rose over the pattern of the larme. The trimming is sable. From Redfern's collection.



—Photo by Scatoni, Paris.

A stunning evening ensemble. The bustle effect is backed with horeshair and lined up with shimmering black silk. Silver fox trims the original-looking coat. From Jane Regny.



LONDON LETTER

The King's Highway—For the Relief of Spiritualists

By P. O'D.

IF THERE is one thing on which more than another the Englishman has always prided himself — and the poor fellow seems to feel nowadays that he has little enough cause left for pride—it is his intense individualism, his habit of going along as he pleases, without comment or interference, so long as he obeys the great, unwritten code of things that are done or not done. And nowhere has he shown that individualism to a more terrifying extent than on the roads. In no country in the world can the motorist or the man with a horse or even the fellow who is simply walking along, get more thrills per mile than he can in this right little, tight little island.

In the first place, the roads are narrow and they are hardly ever straight for more than about a hundred yards at a stretch, thus lending a good deal of support to Mr. Chesterton's theory that "the rolling English drunkard built the rolling English road". And in the second place, they are usually bordered by trees and high hedges, so that most of the time you have a wall of green on either hand and across in front of you where the road bends. It is all very pretty, of course, and not for worlds, or even for a broken leg or two, would I suggest that this delightful greenery should be hacked down and replaced by barbed wire, which is hideous but has at least the merit that you can see through it. It must be admitted, however, that a road system which was designed for the days when people did their traveling on horseback, or bowled along in a tall dog-cart at a reckless six miles an hour, has its disadvantages when people take to scooting over it in high-powered cars—or even cars that are not very high-powered. It is amazing what a nasty bump even a Baby Austin or a motor-bike can give you when it skids into you around a blind corner.

Under the circumstances almost any other people in the world would have long since evolved a very comprehensive and stringent set of road regulations. But this is where the famous individualism comes in. There is nothing an Englishman dislikes more than new laws. He has the ingrained and national habit of obeying them when they are passed, and therefore he is extremely chary about passing them. So he has gone on using his roads in the good old free-for-all, go-as-you-please way, with very little thought of rules and no thought at all of fines and summonses and such other unpleasant legal business.

There is, of course, the general rule that you drive to the left, which has caused so many visiting motorists from America or the Continent to add years of anxiety to their lives—except in those cases in which it has unfortunately caused them to cut their lives abruptly short. But this merely means that you go to the left when you meet anyone, and beyond that there is practically no rule at all. Pedestrians stroll all over the road, or cross it just in front of you. Farm-wagons trundle comfortably along the middle of it, with two or three horses strung out in single file and the driver as like as not walking along behind—he quite reasonably assumes that they know as well as he does where they are going. Bicyclists pedal happily on their way four or five abreast. And then every now and then you come on a flock of sheep or a dozen cows or bullocks meandering all over

the place, in charge of some yokel who is perfectly willing that you should drive them for a while—which you do in low, with much wear and tear on the tires and brakes, and also on your nerves and vocabulary.

YOU can, if you are out of luck, even run into a pack of foxhounds. I once managed to accomplish this in the company of a Canadian friend. It was his car and he was driving, so he had most of the excitement, but it was not without thrills even for a passenger. We had gone shooting up a long, rather steep hill, which he was negotiating very successfully in high, and then just over the top we came crash among them—hounds and horses and fat lads and slim lads in pink, all tittupping off to the meet that fine autumn morning. For one horrid second the air seemed to be full of spotted dogs, and the howling would have stopped a charging freight-train. It certainly stopped my friend. He jammed on his brakes with frantic energy, the tires screamed and smoked, and then the engine died, and we sat there helpless while the avalanche of outraged sportsmen swept down upon us.

"What the ruddy hell, suh, do you mean, suh . . . ?" roared a portentious old boy in a velvet hunting cap, whom I took to be the Master. Only he didn't say "ruddy"—you know the word—and while he roared he made determined efforts to beat my friend over the head with his hunting-crop. And all the other gentlemen joined in a perfect chorus of "ruddies", interspersed with a good many other words of even higher thermal efficiency. The hunting vocabulary may be limited and even conventional, but it certainly is not namby-pamby.

Altogether it was rather a hectic occasion. But the conversation was not entirely one-sided. My friend had been an engineer and contractor in Canada, and it was really amazing how much of the language he was able to remember on the spur of the moment. Even I was astonished, and I am a man who claims to be something of a connoisseur in cussin'—I am no orator myself, but I have listened to some good men. And my friend was good. He was not so strong on "ruddies" and certain other peculiarly British expletives. His line was more theological in character, if you get what I mean—in fact, a lot of his talk might have come straight out of the Old Testament, with frequent cross-references to the New. It was a close thing, but I think he just won on points—the red-faced old boy in the velvet cap was mighty good, too. Perhaps a draw would be a fair decision.

THE conversation having boiled itself down to expostulatory "dammit-subs", it suddenly occurred to everybody that it might be as well to have a look at the bounds and see what damage had been done. All this time a most hideous howling had been going on, and I felt that at least a dozen or so of the poor beasts had been badly hurt. I knew they couldn't be dead, or they couldn't possibly have made that appalling row. And then we got out and found that all the howling was coming from one lone hound, whose tail was caught under one of the rear wheels. He was sitting in the road beside it with his muzzle pointing to the sky, and he was giving tongue in a manner which



ANCIENT CASTLE TO BE RESTORED

One of the most picturesque places in Sussex, and built in 1440, Hurstmonceux Castle, is to be judiciously restored by the present owner. The castle was formerly the property of the late Colonel Lowther, who did much to make it habitable.

was enough to frighten all the foxes clear out of the county. Hastily my friend released his brakes, and then we all pushed the car off the tail. It was a bit frayed, like the end of a chewed cigar, but otherwise he was right as rain. And the others had escaped without a scratch, except what they may have got from the hedge when they jumped into it. How they got out of the way the lord only knows, but since then my appreciation of the intelligence and agility of foxhounds has been greatly raised. It was a case of the quick or the dead, and they certainly were quick.

ALL this is by way of introduction to the fact that the Ministry of Transport have at last drafted a Highway Code, which is to be incorporated in a new Road Traffic Act. It was about time. Only the other day the National Safety First Association declared through their general secretary that fatal accidents of all kinds on the streets and roads of Great Britain during last year destroyed more than 500,000 years of normal expectation of life. On an average 18 persons are killed every day, and nearly 500 injured. Every year one person is killed for each 400 motor-vehicles licensed. I don't know how that compares with other countries, but it certainly is a very heavy price to pay for the privilege of exercising one's hereditary independence and freedom of choice as to how the roads should be used. In fact, if the English as a race were not, for all their individualism, extremely courteous and considerate of the rights of one another, the toll would be two or three times higher than it is.

Incidentally, among a lot of interesting facts about accidents, the Safety First secretary mentioned that less than half as many females as males are killed in accidents, and that children are much better than their elders in getting out of the way of traffic. Which seems rather odd, in view of the universal complaints of motorists about women scuttling

across in front of them with their arms full of bundles, and youngsters darting about in the road after hoops and balls and tops—or just darting for the fun of the thing. But perhaps motorists are a lot more cautious when they see a woman or a youngster anywhere on the road ahead of them. I know they frighten me, though I drive an elderly and battered 'bus, which is hardly capable of more than a good, fast crawl.

I have been attentively reading the provisions of the new Highway Code, which seems to contain only the sort of general recommendations which sensible people might almost be trusted to practice without ever being told. And at that the Ministry takes care to explain that there is no intention of making it a criminal offence if you don't obey it—the good old English dislike of establishing new crimes! The only thing is that if you do break the code and get into trouble, the onus will be distinctly on you.

ONE good thing about the code is that it lays down regulations for pedestrians as well as for everyone else, even to the extent of insisting that they give the same sort of signals as a motorist when they intend to cross a road. Also that they keep their infernal dogs on leads—but that, of course, is something no proper Englishman would dream of doing. When he walks along a country road, Rags or Boodles or Bonzo—perhaps all three of them—goes romping along beside him. And just as you catch up with them the cheery beast decides that there is a rabbit in the hedge on your side, and he dives across under your front bumper. And God help you if you hit him! Even your best friends will condemn you. So far as the attitude of the community is concerned, it would be better that you should bowl over a policeman or a grandmother or the vicar than some rattled mongrel which even a small boy would be ashamed to own. This is a dog country.

Not long ago in the district where I live the driver of a motor-truck ran over a dog—not a very valuable or useful dog, but somebody's. It was not the man's fault, really, but he was hailed before the local beak.

"What have you got to say for yourself?" thundered that dignitary.

The driver, already very distressed, explained that he had a heavy load, that the road was wet and slippery, and that he was afraid to jam on his brakes too violently for fear of skidding into the sidewalk and killing some of the people on it. Most of us would have considered that a quite adequate excuse. But not the magistrate.

"I'm ashamed to hear an English man make such a statement," said he, "and I deeply regret that the law as it stands doesn't permit me to fine you. But it does permit me to express my opinion of your cowardly conduct."

Which he did, plentifully—the pompous old imbecile!

TALKING of acts of Parliament and all that not very jolly sort of thing—heah! heah!—one of the new Bills which has just had its first reading is for the relief of Spiritualists. It seems that ladies and gentlemen who go in for the society of spooks and conduct their conversations by raps on tables or mysterious bellowings through trumpets in the dark, are liable to prosecution under the Witch-

(Continued on Page 15)



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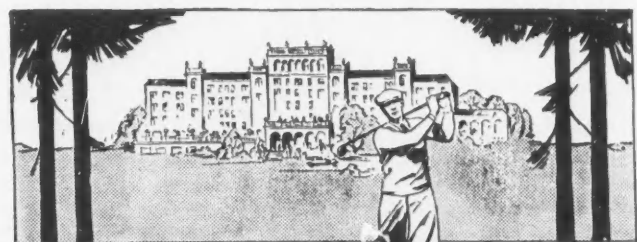
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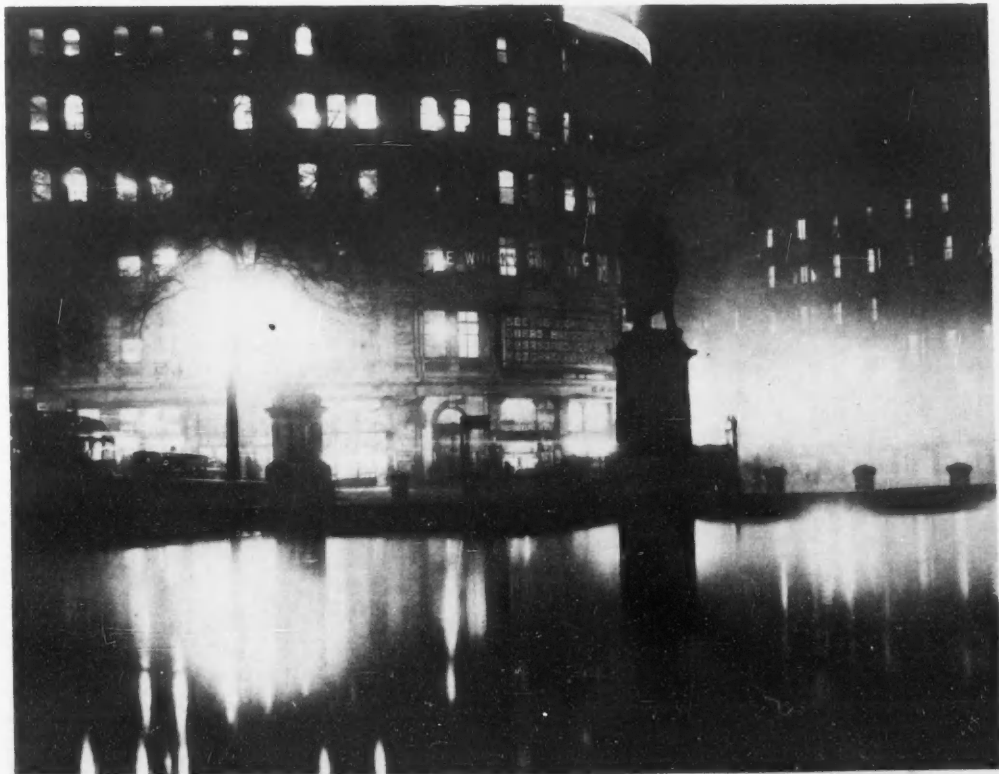
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A STUDY OF REFLECTIONS

Trafalgar Square at night, showing the statues, and the famous lion silhouetted against a blaze of lights, which themselves are reflected in the fountain pools of the Square.

What Paris Wears

Paris Ushers in the New Year — The Trend Toward Simplicity of Line

By SOIFFIELD

December 31st, 1930. FRANCE makes the *jour de l'an* a day of celebration which in no way vies with Christmas. The *jour de l'an* is in French folk what the New Year is in Scotland or the *Silvester Tag* in Germany, and for this reason Christmas in France has developed into a day of merrymaking for the children while the New Year gives parents and older persons the excuse to run really wild. So "year-end" parties and dances have already been numerous, so much so that I can scarcely keep my eyes open to write you this.

SUNDAY night at the Ritz was a particularly smart gathering, and I was surprised to see that so many well-known people had remained in town over the holidays. Count and Countess Wrangel were entertaining a party, which included Lady Beauchamp, who looked stunning in a gorgeous new-looking gown in three shades of blue lamé shot with silver. The different tones were introduced by diagonal incrustations on the skirt and bodice.

I SAW at least three of the new two-piece evening dresses, one had a black satin skirt with a white satin top, another was in two shades of green lace, with a little lace cap to match, and perhaps the most startling was a long, tight swathed skirt of black velvet, with a long backless blouse in cherry red velvet.

DURING the dancing I noticed one of the Maison Jenny's best models. It was worn by a very slim, fair girl who was dining with the Comtesse de Getz. Graduated bands of spangles were mounted on tulle over an underdress in flesh pink crepe satin. The dress was slightly flared and floated outward and was therefore ideal for dancing.

One thing that struck me very forcibly at the Ritz was that most of the women wore real fur coats or coats in preference to fur trimmed lamé or velvet models. Ermine, so much used by Worth and Redfern, was certainly quite the most outstanding and was figured in its natural shade or dyed following the color of the dress to rich shades of blue or golden brown.

HAVING been out such a great deal during the past few days, has given me yet another opportunity of confirming the fact that dress of all description seems to be heading for a great soberness of line, color and perhaps more startling than anything . . . material.

At every smart afternoon gathering I saw tailor-made costumes heavily trimmed with fur. The three-quarter length coats worn with the long blouse, almost a uniform, seem to be the greatest rage. Fullness is taken out of all skirts, including evening dresses, long fussy dresses for the afternoon are distinctly on the wane, and anything that tends to give a complication of line or the deforming effects that certain incrustations have are being readily dispensed with.

We shall still maintain the high waistline for another season at least, black and white will be a very safe thing to choose as a background for one's principal ensemble, and history will again be drawn on to give new ideas for sleeves and dress accessories.

THIS reminds me of something I saw when I was at the Casino at Monte-Carlo one night last week; for one very smartly dressed woman was wearing what looked like the real "back-to-the-middle-ages" coat of mail. It formed the top of her evening dress and was composed of tiny steel beads mounted on tulle, the corsage being cut high in front and quite short

how, it doesn't seem right that they should go to jail if anyone informs against them. Furthermore, Spiritualist churches and associations, of which there are some six hundred, are not permitted to hold property, to receive charitable bequests, or to bury their dead with their own funeral rights.

All of this has deeply offended the sense of justice of Alderman Kelly, the Socialist M.P. for Rochdale, and he has brought in a Bill to remedy these wrongs, though what a man of the name of Kelly is doing in that galley is more than I can understand. I have known a good many Irishmen to go in for spirits, but not that particular kind, and if ever they rapped



FOR SKIING

An original outfit with white ribbed velvet trousers and coat of ermine with incrustations of black ermine. From Redfern's collection. —Photo by Luigi Diaz, Paris.

waisted. With this startling and novel looking dress were worn black suede gauntlet gloves, the gauntlets being entirely embroidered with steel beads, and the shoes and wee sac were covered in steel beads.

Incidentally that same night at Monte Carlo, I noticed that quite a number of women were wearing wreaths of tiny flowers or leaves round their hair, and very charming they looked. These were worn pushed well off the face, following the vogue of wearing the present day hat, and I must say that they add a great deal of charm and chic for evening wear, especially with short hair or curly locks. I do not encourage or advise it with chignons. These latter can be sufficient decoration in themselves, as a woman can do so much if she has a little bit of long hair these days . . . not that I at all approve of long hair. I'm just trying to comfort those who have.

LONDON LETTER

(Continued from Page 14)

craft Act of James the First, or as rogues and vagabonds under the act of George the Third. Seeing that a great many highly respectable, not to say distinguished persons, who are otherwise probably quite sane—any-

a table it was with the bottom of a glass and for the purpose of attracting the waiter's attention. But there always are exceptions, and when you come to think of it, Conan Doyle himself was an Irishman, or at least of Irish descent, and there could be no possible, probable doubt, no possible doubt whatever about his Spiritualism.

ONCE had the privilege of a long talk with Conan Doyle—I had been sent down by a London newspaper to interview him at his home in Kent. He had a lovely place near Crowborough on the high land looking out over the Kentish downs, which on that lovely spring day were aflame with gorse in bloom. He had just come in after a round of golf, a tall, burly figure in rough tweeds. It was my first sight of him, and it seemed to me a very singular thing that this typical out-of-doors man should be devoting his life to the study and promulgation of anything so dingy and furtive as Spiritualism—I may be unfairly prejudiced, but so it has always appeared to me. And my sense of the strangeness of the contrast between the man and his self-imposed mission grew with our talk.

He had recently been spending a lot of time writing and lecturing about the materialization of spirits, and the

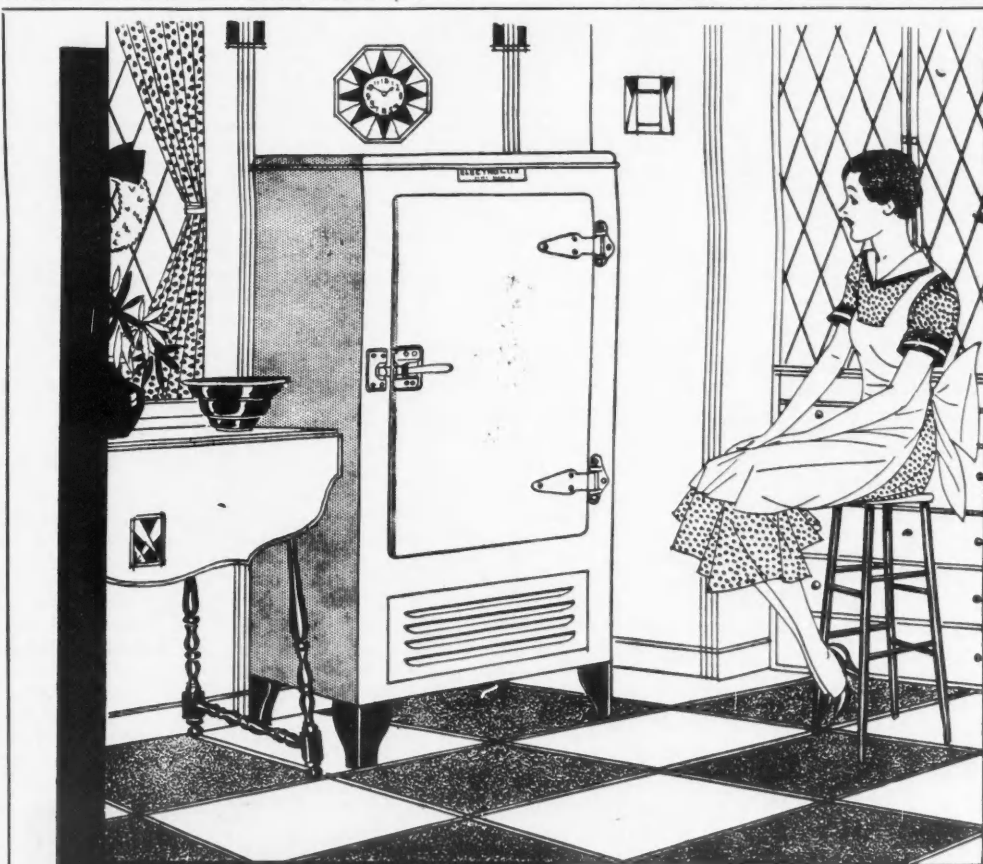
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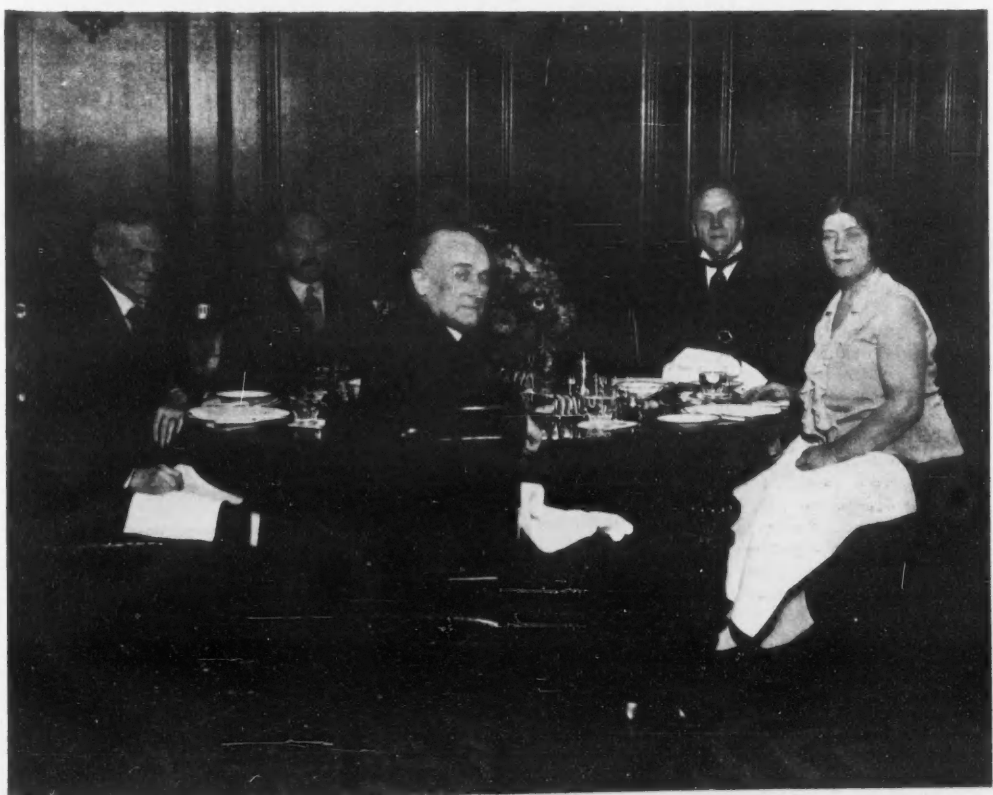
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CHALIAPIN LUNCHEONS WITH SNOWDEN

M. Chaliapin, the famous basso, recently lunched with the Chancellor of the Exchequer at Downing Street. Left to right: Mr. Snowden, Mr. F. A. Szarvasy, Mr. Lionel Powell, M. Chaliapin and Mrs. Snowden.

mysterious substance ectoplasm which is given off by materializing mediums and used by the spirits in taking bodily shape once more. He even had photographs of this rather disgusting-looking stuff pouring into the air from the mouths of mediums in their trance, and he described how wet and flabby it was, and how it floated about the room, sometimes touching people in its progress. He had absolute faith in it. No thought of possible trickery

seemed to cross his mind. And yet since then there have been some interesting and not very edifying revelations of the way in which clever charlatans can swallow yards and yards of thin veiling and blow it out again, or air-filled rubber gloves on the end of sticks with which to finger the cheeks and necks of the credulous, and a lot of other ingenious dodges which have more to do with conjuring than religion. But the creator of Sherlock

Holmes had apparently no idea of such possibilities. Not Dr. Watson himself in his most simple-minded moments could have been a more ardent and determined believer. It was an amazing and somewhat distressing experience. I felt as if I had just caught a famous professor or judge sitting in the gutter and making mud pies. I would hardly have been surprised if a nurse had come in and led him gently away.



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The Loveliest Part of Your Face

By ISABEL MORGAN

IT'S the eyes that decide whether or not there is beauty in the face. It is their movements and constantly changing expressions that give it life, emotion and variability. Serene, blasé, glamorous, sad, inscrutable, merry... each pair of eyes tells us more fully than words can the true characteristics of the person behind them. Truly, eyes are the "mirrors of the soul".

Brown eyes, blue eyes, hazel, green or grey eyes... all have a fascination that is their very definite own. The fact that they are large or small, round or of the long, narrow variety does not matter. What does count, however, is how you make them appear interesting and at their best advantage.

Eyestrain is one of the greatest foes of lovely eyes. It is this that produces those unlovely lines around them, that causes frown grooves between the brows, that gives that harassed expression to the face that is so distressing. If you are experiencing trouble of this sort, do go to an eye specialist and let him do something to correct it. It may be necessary for you to wear glasses. If it is, you will be well advised to do so for they will be the means of preventing the lines just described from making their appearance.

Shapely eyebrows have much to do with the beauty of the eyes themselves. One might almost say that they furnish the final accent... the period to the sentence that makes it complete.

Where the line of the eyebrows is blurred and not clean cut, they add nothing to the attractiveness of the eyes or the face. Such brows can be formed into lines that add much to the face. It is futile to attempt forming them into lines that are not natural. If they have been arched by Nature they should be permitted to remain so. If they are long and straight, an attempt should not be made to change them. The natural line is always the best and most becoming.

Where the line is not clearly defined, however, it may be helped by plucking out the unruly hairs that are out of line and by smoothing the others down so that they lay in orderly array.

Plucking is not a painful process if the proper tweezers are used, and if ordinary care is taken. When it is done at home by yourself, there should be good light and a clear mirror—preferably one that magnifies. The skin around the eyebrows should be softened beforehand with cold or cleansing cream in order that the tiny hairs may be more easily removed.

Some women whose eyebrows cause them trouble and who prefer to do away with the trouble of constant thinning, have resorted to electrolysis as a means of removing them permanently. This, however, is not necessary or desirable where there are but a few stragglers.

An eyebrow brush is a useful little tool which should be included in every beauty kit. The eyebrows should be brushed with it upward and slightly outward toward the temples, before being smoothed down by brushing along them horizontally and outwards.

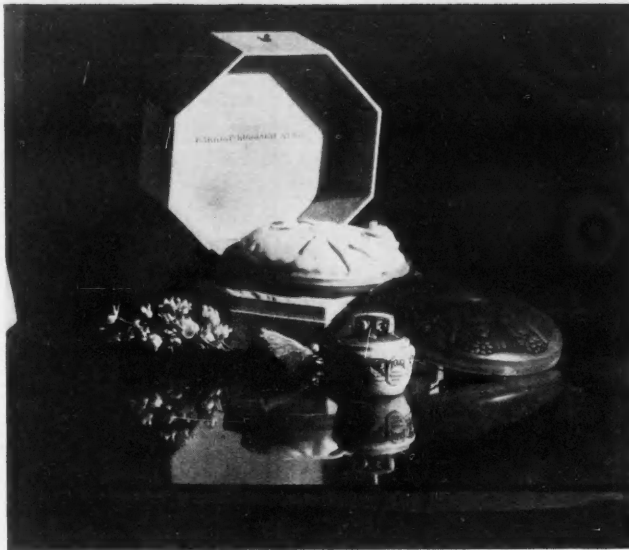
One of the greatest luxuries of which I know is the eyebath. Used with plain water and boracic acid powder it is excellent, and filled with a soothing eye wash such as many good cosmetic houses have originated, it is both a joy and a delight to use. Most of these washes contain delicate oils that soothe and rest the eyes as well as removing the tiny bits of dust and grime that sometimes find a painful lodging in the orbs. When the eyes feel taut and "screwed up" the eye wash in the eye bath will be found helpful in removing this uncomfortable feeling.

Sometimes Nature has been kind

brown eyes. It lends a new and delightful expression that is a worthwhile discovery. The same shade also has the effect of making too-prominent blue eyes seem less so.

By the way, I heard of a new idea the other day which may seem rather amusing at first. I have not tried it, but will pass it along so that, if you wish, you may try it yourself some time when you are in the mood for experiment. The idea applies only to blue-eyed women, and is the use of blue eyebrow pencil on the lashes and brows. It is said to give a perfectly fascinating appearance to blue eyes.

Many women will be interested to



A group of preparations to appeal to the discriminating woman. It includes cream rouge in an interesting jar of its own, accompanied by a new de luxe face powder of exquisite texture and perfuming. By Harriet Hubbard Ayer.

enough to endow one with well shaped eyes of a lovely color, but has neglected to complete her work by adding sufficient color to the eyelashes and brows to give them the proper background. When this happens science comes to the rescue to supply the lady's deficiencies in this respect with eyebrow pencils, creams to make them grow, cosmetics to make them darker.

Fair lashes may be made darker with these cosmetics in a way that deceives the closest beholder into thinking they are quite natural. When the person is fair, they should be careful to use a light shade of brown instead of one of the darker shades. There are makes that are guaranteed not to cause the lashes to become brittle and dry or break off, and are waterproof... convenient things when the occasion demands, the tears that usually are so devastating to the most careful make-up.

The eyebrow pencil may be used to emphasize the arch of the brows. When this is done skillfully as the final touch to the grooming, it will emphasize their aristocratic arch and give them clarity and vivacity.

And then, of course, there is eye shadow... a fascinating cosmetic that has endless possibilities when cleverly used. In addition to the usual rule of blue shadow for blue eyes, gray for gray eyes and so on, perhaps you have heard of the new and interesting manner in which brown shadow is being used for blue as well as

learn that there is a cream which has been designed especially for the skin around the eyes. It is said to be helpful in keeping the eyelids firm, and elastic, and in removing lines on the eyelids and crows'-feet. Serving the same purpose is a muscle paste, which is applied to the eyes before retiring. It is sufficiently adhesive to remain there throughout the night, and is said to soften the strained, drawn tissues in a manner that is most satisfactory.

Then there is another preparation which is said to reduce puffiness under the eyes and also helps to tighten up the baggy skin. Furthermore, it does not interfere with make-up, and may be used several times during the day. It will not cure puffiness if there is some functional complication causing it, as may well be the case. But it will improve the appearance while some competent doctor is clearing up the organic difficulties.

There is a list available giving the names of the various preparations for the care and beautifying of the eyes, described in the above article, which we shall be delighted to send to you. It also includes information concerning their price and where they may be obtained if not available in your own community. Please ask for "List Number Seven" and enclose a stamped and addressed envelope.

BRIDGE

By HENRY LAWSON

IN A recent duplicate game one of the hands gave some decidedly interesting results in the scoring and an analysis of the play at the different tables brought out several major points.

South, the Dealer, held the following cards:

Spades—Ace, Queen.
Hearts—King, four, two.
Diamonds—Jack, eight, five, four.
Clubs—Ace, Jack, ten, four.

In every case the opening bid was one No Trump. For the benefit of Contract players it will be noted that on the Ace value four system the count is fifteen, on the Ace value six system the count is twenty-four and a half. As the game was duplicate Auction the analysis of the hands will not follow the Contract bidding, although the same problems would crop up with a bidding variation.

Following the bid of One No Trump by South, West passed and North called two Spades in nearly every case. East passed. South then was confronted with the problem as to whether to play the hand in No Trump or allow his partner to play it in Spades.

Let us first see what happened when the hand played in Spades. With West opening the Ace of Hearts, South laid down the Dummy hand. North then estimated the combined hands. North's holding was:

Spades—King, seven, five, four, three.
Hearts—Nine, seven, three.
Clubs—Queen, seven, six.
Diamonds—Ace, two.

(Continued on Page 21)

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ROSE-COLOURED TULLE

Lucille still adheres to the long glove for evening but shows the stick-out type of gauntlet. This lovely gown is of rose coloured tulle, the embroidery of rose pink crepe satin is outlined in strasse.

Follow the Swallow

What You'll Wear Down South in the Land of Cotton

By MARIE-CLAIRE

ISN'T it strange how many thousands of songs there are about going South? They must be evidence of a prevailing human desire. For the moment only one occurs which recommends the north, "dark and true and tender" as against "the bright and fierce and fickle" South. Even people whose knowledge of the Southern States is confined to a remembrance of lugubrious youthful afternoons at matinees of "Uncle Tom's Cabin", get a thrill out of "Dixie". We have heard lovely Frieda Hempel turn a stolid Albert Hall audience into a wildly cheering mob with that song. If you have heard her too you will remember how she stands, very blond and beautifully gowned, making a little restless movement with one slipper like a spirited pony impatient to be away, waiting for the quiet she demands. Then Jenny Lind's song ringing out like a challenge, turning men home-sick for a land they have not seen.

TO GO South for a few weeks at this season, apart from the practical considerations with which it is fortunately not within our province to deal, is rather like keeping pets. Some people think the trouble and expense worth while, others as emphatically do not. Which recalls Edward—"another story", it is true, but since we are no Kipling, yours here and now. Edward was a member of the lower classes that have no voice. Turtles, even painted turtles such as Edward, are not chatty and that misleading line, "the voice of the turtle is heard in the land", has long since been satisfactorily explained, and the typesetter or whoever it was that left out the word "dove" duly censured. Why Edward should have fallen into the hands of our family pet collector, who instantly loved him, we cannot say. Probably the sun was hot on the river that morning and Edward, drowsing on a log, had relaxed his customary vigilance. Summer over, the conspicuous inconvenience of travelling with Edward in a red lard pail, out of which the water splashed with every lurch of the train was rendered tolerable by other distractions. All things are comparative in this world, and a large hysterical Persian cat, in a basket in the berth, mitigated one's feelings towards a turtle who was at least silent. The end of autumn saw Edward tame enough to eat in one's presence—a triumph with a turtle we assure you. And then Edward fell asleep (not, unfortunately in the biblical sense). For four months his sheltering water was changed periodically in such a way that his slumbers were not disturbed, and the youthful collector's enthusiasm for Edward as a pet died out, leaving only an adult sense of responsibility to cope with his future. Then Spring—green grass, sunshine and everything, and Edward found sitting on his rock! Good intentions have paved many a rocky way before they did Edward in, but who could know that a baseball game would take a fellow's mind off a turtle allowed out to stretch his legs on the front lawn? Evening; search parties with torches; lamentable exhortations to the lost to give some sign, be it hiss or moo or tweet or roar; all equally futile. The rest is silence; Edward was seen no more. On the whole we regard pets as an expense.

HATS for the beach and other informal wear are often huge, all the important milliners show some as big as cart wheels. Agnes uses rough straw, and trims them simply with a twist of ribbon. Talbot uses linen and crepe, stitched to give it body, and sometimes with a new rain proofed surface. Some of them tie under the brim. One is a wide brim only, which is worn over a crown made of a printed handkerchief tied peasant fashion around the head. There are a good many moderate sized brimmed hats in fine bakou; paper panama is everywhere, and stitched felts are also good. Organdy makes some of the most attractive dress hats. In all the crowns are still shallow enough to prevent the forehead being covered, and trimmings are very restrained.

SHOES run more to white than last year, but white with a difference. White alligator and white lizard are both used for "luxury" ties and single strap shoes, and white buckskin trimmed with brown or black kid and patent leather for pumps and oxfords. Natural colored cloth sandals trimmed



MISS STURM

The champion young German ski-er surveys the scene at St. Moritz in a costume consisting of brown gabardine trousers and a plaid waistcoat in red, green and white. From Jane Regny's collection.

—Photo by Luigi Diaz, Paris.



EDGAR MILES

Son of Mr. and Mrs. Samuel Bronfman. Photo by Alexander MacAdam.

and heeled with colored kid—(beige and Patou green are the favored shades) to be worn with afternoon clothes. With beach pyjamas flat white linen laced espadrilles with a rubber sole are smart, or wooden clogs in gay colors with only a couple of broad leather bands to hold them on, and soles of rectangular wooden cubes laced together to give flexibility.

There are also very smart French sandals with two shaped straps of white leather piped with red, green, or yellow across the toes and ankle straps attached to the soles only by two narrow bands, the heel is a covered slender affair, and the colored piping is repeated all around the open sole. They are difficult to describe adequately, but over the sheerest flesh colored hosiery look very engaging with any kind of pyjama "trows". Evening shoes run to brocade patterns trimmed with gold and silver kid, many in cut out Grecian sandal ef-

fects, single high set ankle straps, and pumps.

BATHING suits, like other things, have gone to new lows this year, many of them being practically backless with clever evening dress strap arrangements to hold them on. All the smartest have the pleated shorts sponsored by Patou last year, and are completed either by a sleeveless bolero or a three-quarter coat. So far all the best looking are in wool jersey, although the few linen and printed silks are charming too. For your bathing cap you can choose a conventional helmet that straps under your chin, a soft little rubber beret, twig and all, a rubberized silk strip to bind turban wise about your head or a new rubber wig! This is a cap like the gold and silver theatre wigs of a few years ago, made to simulate hair with a parting and coils over the ears. Well! Well!

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SAYS Frances Ingram

YOUR skin can be so clear, so satiny smooth and soft and young—if only you will use my Milkweed Cream and my special method to keep your skin healthy!

For Milkweed Cream is a marvelous corrective for the complexion. When you use it, you will understand my enthusiasm—you will see how its delicate oils cleanse the skin exquisitely and how its special toning ingredients help the health of skin as no other cream possibly can.

Let me show you how Milkweed Cream brings health and loveliness to your skin.

First, study carefully the six starred places on my famous mannequin—the places where lines and imperfections first appear to steal away your youth and beauty. Then, scrutinize your own skin at the same six spots. Is there a tiny, thread-like wrinkle here? A blemish there? Take steps to banish them, now!

The Milkweed Way to Loveliness

First apply Milkweed Cream generously upon your skin (preceded by bathing with warm water and pure soap if your skin is oily). Leave it on for a moment to penetrate the pores. Then carefully pat off every bit. Next, apply a fresh and lighter film of Milkweed Cream and with upward and outward strokes pat gently into the skin at the six places starred on my mannequin.

All drug or department stores have Milkweed Cream—50c and \$1. If you have any special questions on skin care, send for my booklet, "Why Only a Healthy Skin Can Stay Young," or tune in on "Through the Looking Glass with Frances Ingram," Tuesday 10:15 A.M., on CKGW, Toronto.



Clearer, lovelier!

MY MANNEQUIN SHOWS WHY
"Only a healthy skin can stay young"

★ THE FOREHEAD—To guard against lines and wrinkles here, apply Milkweed Cream, stroking with fingertips, outward from the center of your brow.

★ THE EYES—If you would avoid aging crows' feet, smooth Ingram's about the eyes, stroke with a feather touch outward, beneath eyes and over eyelids.

★ THE MOUTH—Drooping lines are easily defeated by filming the fingertips with my cream and sliding them upward over the mouth and then outward toward the ears, starting at the middle of the chin.

★ THE THROAT—To keep your throat from flabbiness, cover with a film of Milkweed and smooth gently downward, ending with rotary movement at base of neck.

★ THE NECK—To prevent a sagging chin and a lined neck, stroke with fingertips covered with Milkweed from middle of chin toward the ears and patting firmly all along the jaw contours.

★ THE SHOULDERS—To have shoulders that are blemish-free and firmly smooth, cleanse with Milkweed Cream and massage with palm of hand in rotary motion.

Frances Ingram, 108 Washington St., New York, N. Y. SN-1-1

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MARRIAGES
FAIRHEAD-LANDRIAU—At New York City, January 8th, 1931, Elizabeth Emma, youngest daughter of the late Mr. and Mrs. Fabien Landriau of Ottawa, to Norman Edgar, younger son of Mr. and Mrs. James Fairhead, Toronto.



THE WEDDING OF MISS HELEN GUTHRIE AT GUELPH
Left to right: Hon. Hugh Guthrie, Lady Willingdon, the groom, Captain Victor Blundell Hollinshead Blundell, the bride, Miss Helen Guthrie, Viscount Willingdon, Mrs. Guthrie.

—Photo by R. Morgan Kennedy, Guelph.

THE SOCIAL WORLD

By ADÈLE M. GIANELLI

All eyes were turned on Ottawa the week preceding Their Excellencies' departure and events in the Capital reflected Dominion-wide radiance and radius. Yet Ottawa for all its panoply of power did not glitter with the hard brilliance of diamonds—despite the necklaces of icicles festooning public buildings. Exotically it flowered out of season as if gathering all the perfumes of Spring for fragrant memories to accompany Lord and Lady Willingdon. The holly, mistletoe, cedar-boughs and snow of the *Log Chateau* vanished with Lucerne and the lovely lilies, iris, tulips and daffles that an hour later blossomed in my room at *The Chateau Laurier* prepared me for the tune to which Ottawa was dancing her rhythmic farewell.

The farewell dinner given to Their Excellencies by the Prime Minister and Miss Mildred Bennett was just such a symposium of Spring. A description of it will have to wait until next week, but before writing this I saw the table-linen which Miss Bennett had had dyed specially to a delicate green shade and this color scheme with the laciness of Gypsy-philis and garlands of Talisman roses, promised to enchant an official function into a repast reminiscent of garden fêtes, so that doubtless it will remain ever green in Their Excellencies' memories—and memory was given us that we might have roses in December.

The eight varieties of orchids which formed the glorious bouquet carried by Miss Margaret Southam at her marriage to Captain Brinkman showed what Canada can do in the way of orchids in January! They were an exquisite complement to the golden mediaeval gown worn by Margaret, who looked a perfect Botticelli bride with leaves of gold classically wreathing her veil and a retinue of maidens like vestal virgins—except that they carried not tapers but frivolous muffs of chiffon and blossoms—much too provocative for vestal virgins! But their flowing satin gowns, of shade alluringly called *mimosa*, lit the church with sunbeam rays, so that the fronds of feathery ferns and stately lilies, which banked the chancel, reflected the sheen till the wedding party looked a radiant picture in a stained glass window.

When the bride and groom left the chancel steps for the altar, little Paula Jane Peters (who as flower girl was frocked in miniature like her mother, Mrs. Paul Peters, the bride's sister, who was matron-of-honor) calmly installed herself on the chancel steps, draped her little legs gracefully before her and most innocently made as perfect a picture as any old Master. Sir Robert and Lady Borden, beside whom I was sitting, were delighted with this charmingly impromptu scene. Sir Robert, who later toasted the bride, made a most amusing little speech in his own inimitable style and with affectionate regard reminded us that the name *Margaret* means a pearl! As for the speeches of the groom and best man, Captain Streetfield (whose dinner-dance and swimming-party the previous night I shall tell you about next week)—their speeches were as brief—and to the point—as was the groom's courtship and Captain Streetfield stated that with all deference to the Liberal party, Mr. Bennett's policy of *Canada First* was proving most effective. However Colonel Willis O'Connor tells me

that since the avalanche of weddings among the Governor-General's aides—they are considering inoculating Government House against love!

Although Their Excellencies were unable to attend owing to Court mourning, they invited the bride and groom to tea with them after the reception. They had sent a cheque as a wedding-present and Lady Willingdon also gave the bride a most lovely bracelet of diamonds and white sapphires with which she wore the groom's gift—one of sapphires and diamonds and a gorgeous jewelled butterfly brooch sent by Lady Brinkman. The Prime Minister and Miss Bennett sent a handsomely-bound set of Barre's works and the presents were so many and so varied that it would take columns to describe them, but I have written so much and not yet mentioned the bride's parents, Mr. and Mrs. Wilson Southam, who so hospitably entertained the 400 guests at the reception at their attractive home, Lindenelm, Rockcliffe. Owing to rushing to press, I am unable to write more—Ottawa is such a lively place one never gets time to write, but next week will be chuck-full of gossip from the Capital.

Mrs. H. H. Stevens, of Vancouver, wife of the Canadian Minister of Trade and Commerce, was a much fêted member of society before leaving to reside in Ottawa. Mrs. Duff Murray gave a tea at which Mrs. Stevens said good-bye to many friends. Mrs. Herbert Bingham entertained at luncheon at the Hotel Vancouver in compliment to Mrs. Stevens and Mrs. J. L. Turnbull had a luncheon party of eighteen to bid an *adieu* to Mrs. Stevens.

Mrs. Edward M. Boyd, of Vancouver, was the charming hostess of an informal tea on Sunday afternoon, December 28th, and again on January 4th. Presiding at the daintily-appointed tea table, centred with an arrangement of red carnations, were Mrs. F. O. Hodgson, Mrs. H. L. Tyler, and Mrs. W. P. Rathbone. Among those invited to the two teas were the Hon. and Mrs. George Black, Mr. Justice and Mrs. D. A. McDonald, Mr. and Mrs. W. F. Hanbury, Dr. and Mrs. R. de L. Harwood, Dr. and Mrs. A. K. Haywood, Mr. and Mrs. F. Barnes, Mr. and Mrs. Walter Carson, Mr. and Mrs. Blake Carruthers, Mrs. F. O. Hodgson, Mr. and Mrs. S. Griffin, Mr. and Mrs. J. R. Reid, Mr. and Mrs. H. McCall, Mr. and Mrs. J. A. Frith, Mr. and Mrs. Frank Patrick, Mr. and Mrs. H. I. Filion, Mr. and Mrs. George E. Trorey, Mr. and Mrs. T. K. Gray, Mr. and Mrs. R. H. Squires, Mr. and Mrs. H. J. Thompson, Mr. and Mrs. Morgan Eastman, Lt.-Col. and Mrs. E. J. Ryan, Mr. and Mrs. S. P. Rainsford, Mr. and Mrs. Brenton S. Brown, Mr. and Mrs. James A. Campbell, Mr. and Mrs. A. D. Anderson, Mr. and Mrs. W. F. Irwin.

Youth in all the grace and gaiety of modern rhythm; beauty in all the vividness and color of original costumery, danced its way into the hearts of a Vancouver audience on the night of January 9th, when Miss Joyce Pumprey presented her "Winter Ballet" at the Vancouver theatre. The whole proceeds from this exhibition of dancing was given to the Central Welfare Bureau of Greater Vancouver, to be used as it sees fit to further the good work already under way. The committee in

charge of this laudable undertaking were: Mrs. Ernest Rogers, Mrs. Honer Adams, Mrs. Bryce Fleck, Mrs. J. B. Rose, Dr. J. W. Arbuckle, Mr. A. J. Cowan, Mr. F. Wilkinson, Mr. E. L. Boulbee, Mr. D. A. Y. Merrick, Mr. A. D. Wilson. The officers are: Capt. W. M. Crawford, honorary president; Mrs. P. A. Wilson, Mr. E. J. Coyle and Mr. J. H. Roaf, honorary past presidents; Dr. G. F. Strong, president; Rev. C. C. Owen, vice-president; Mrs. Edgar Lee, honorary secretary, and Mrs. C. H. Hewetson, honorary treasurer.

In honor of her daughter, Miss Velva Dallman, a debutante of the season, Mrs. E. S. Dallman, of Quebec, was hostess at a dance at the Chateau Frontenac Friday evening, January 9th. Mrs. Dallman received her guests wearing a model of black crepe with turquoise trimmings. Miss Dallman wore ivory satin cut on empire style and carried a bouquet of orchids. Over two hundred guests were present.

The Convention room of the Mount Royal Hotel, on January 8th, was the scene of a dinner dance, attended by forty-two guests, at which Mr. and Mrs. Duncan Grant, of Montreal, entertained in honor of their debutante daughter, Miss Katherine Grant. The hostess, wearing black georgette and Chantilly lace, was assisted in receiving by Mr. Grant and by Miss Grant, who was in a French gown of red crepe beaded in diamante, wearing red slippers and carrying Johanna Hill roses. Dinner was served at a round table, adorned with red ribbon streamers and centred with a sunken garden festooned with red roses and a variety of flowering plants in which a fountain played, casting soft reflections in the candle light afforded by tall ivory tapers.

Mr. and Mrs. Grant and their guests later repaired to attend the supper dance in the Salle Dorée, where the long table reserved for them, was effectively adorned with red roses and spring flowers.

The marriage of Claire, daughter of the late Dr. X. Arthur Robichon and of Mrs. Robichon, to Mr. Jacques Forget, son of the late Sir Rodolphe Forget and of Lady Forget, took place on January 8th, at ten o'clock at Saint Viateur Church, Outremont. The bride was given away by her uncle, Mr. G. Henri Robichon, of Three Rivers, and her only attendant was her sister, Miss Jeanne Robichon. Mr. Gilles Forget attended his brother as best man and the ushers were: Mr. Maurice Forget, brother of the groom; Mr. Jean Chaput, Mr. George Burdett, Mr. Paul Ethier, Mr. Godfrey La Violette, Mr. Villeneuve Morin and Mr. Lionel Robichon, brother of the bride. Monsignor Deschamps officiated. White carnations, narcissi and stelia with palms and ferns decorated the church. During the service, Mrs. Pierre Casgrain and Mr. Charles Dupuis sang, the organist of the church, Mr. Beliveau, presiding at the organ.

The bride wore a lovely gown of ivory satin made on Grecian lines, the long graceful train lined in ivory taffeta. Her slippers were also of ivory satin. Orange blossoms were arranged at either side of her tulle veil, which was worn off the face. Instead of the customary bouquet she carried a white prayer book with sprays of lilies of the valley. The groom's gift, a diamond bar pin, was

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Stock Reducing Shoe Sale

Especially interesting this week is another
reduction in reptile and better grade shoes,
regularly priced \$12.00 to \$18.00,
Sale Price \$8.95

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286 Yonge Street, at Dundas Street

her sole ornament. The bridesmaid was in turquoise blue lace, with matching slippers and small velvet hat and carried a bouquet of yellow daffodils and stelia.

Mrs. Robichon, the bride's mother, wore a gown of black georgette with touches of shell pink, her small black satin hat being ornamented with a feather mount also in the same shade of pink. Her bouquet was of sweet peas in variegated shades of pink. Lady Forget, mother of the groom, wore with a mink coat, a gown of sapphire blue crepe satin with a matching hat. Mrs. Pierre Casgrain, sister of the groom, wore red georgette with a hat of corresponding shade and a fur wrap; Mrs. A. Martin, another sister of the groom, was in a wine colored costume; Mrs. Maurice Forget in black and jade color with velvet hat; Mrs. Gilles Forget, beige marocain; Miss Lucille Robichon, sister of the bride, a blue chiffon and lace gown with felt hat of a corresponding shade of blue, and Mrs. Henry Robichon, of Three Rivers, aunt of the bride, was in Burgundy red with ecru lace.

A reception followed at the residence of the bride's mother, 259 McDougall avenue, Outremont, where spring flowers, palms and ferns decorated the rooms, Mrs. Robichon

muff of broadtail. On their return Mr. and Mrs. Forget will take up their residence in Notre Dame de Grace.

Bright Christmas decorations in crimson and green were used effectively to adorn the Country Club, Ottawa, for the delightful dance given by Mr. Norman Wilson and Hon. Cairine Wilson, in honor of their daughter, Miss Janet Wilson, one of this season's debutantes.

The hostess wore a handsome costume of filmy black lace with touches of shell pink. Miss Janet, who received with her parents, was attractive in a Chanel model of white chiffon and carried crimson rosebuds. Mrs. Robert Loring, of Montreal, aunt of the debutante, was wearing peach shade satin and Miss Olive Wilson, elder daughter of Mr. and Mrs. Wilson, was charming in sheer black lace with a shoulder knot of roses.

Prior to the dance, the host and hostess gave a dinner party at the Country Club for the family and a number of the out-of-town guests. Covers were laid for 30.

Montreal guests included Miss May Shirres, Miss Jean Mackay, Miss Betty Vaughan, Miss Jean Brodie, Miss Catherine Grant, Miss Betty



MISS H. LENORE SCOTT

Daughter of Mrs. Scott and the late Wm. S. Scott, Toronto, who is to marry Mr. B. B. Lindsay, Toronto.

—Photo by W. A. Pidduck, Toronto.

and Lady Forget receiving with the bridal couple. Mr. and Mrs. Forget left later for Boston, whence they sail by the *Prince Albert* on Saturday for a wedding trip to Bermuda, Jamaica and Cuba. For travelling the latter wore a crayon blue cloth coat trimmed with American broad tail, with a crepe de laine dress and hat of the same shade and beige snakeskin shoes. She carried a small

Ramsay, Miss Hazel Williams, Miss Margaret Gurd, Miss Joan McMaster, Miss Catherine Robinson, Miss Betty Budden, Miss Kathleen Evans, Miss Dorothy Hyde, Miss Margaret Symington, Miss Roslyn Arnold, Miss Anne Arnold, Miss Ruth Seely and the Messrs. R. Robertson, Lawrence, Hart, Duncan Grant, Fraser Martens, Irving Roy, Murray Ballantyne, Fred Cowie and Donald Markey.

The annual luncheon of the Lyceum Women's Art Association of Canada took place on January 9th at the club house, Prince Arthur ave. Among those at the head table were: Mrs. A. C. MacKay, president; Professor and Mrs. Urwick, Miss Nella Jeffers, Mrs. Ernest MacMillan, Mrs. Dugman and Mrs. A. W. Austin. Covers were laid for about 200 guests. Lovely spring flowers were used for decorations.

Marked by the martial atmosphere characteristic of this annual event, the Military Ball, honored by the patronage of Their Excellencies the Governor-General and Lady Willingdon, was held on January 9th, at the Westmount Armory, Montreal, under the auspices of the Westmount Armory Association.

The Armory, decked with red and white bunting and flags, presented a gala appearance, which was enhanced by a background of fir trees, ranged along the north wall on either side of the dais, where a profusion of potted azaleas, Boston ferns and white lilies formed an effective screen for the orchestra. Against the blue background, the crest of the Royal Montreal Regiment was suspended, flanked on either side by Union Jacks. On all four walls of the Armory hung red, white, and blue panels bearing shields inscribed with names of famous battle and camp sites rendered memorable by the Great War. Stationed in front of the red and white striped sentry boxes, at either side of the dais, were drummers of the regiment arrayed in their ceremonial dress, whilst in the centre stood a bugler, who sounded the bugle call for each dance, which the drummers announced by beating a flare on their drums. A fifteen minute interval was allowed to elapse between the dances. A novel feature of the decorations was the realistic portrayal of a dug-out, which was reproduced in detail. Glimpses of bursting shells seen in vivid gun flashes from No Man's Land were visible from the entrance of this candle-lighted wartime retreat, in which the figure of a sleeping soldier lying in a bunk covered by an army blanket, gave a realistic touch to the scene. Walls lined with sackings

and adorned with wartime sketches, were hung with soldiers' equipment, each consisting of a haversack, water bottle, mess tin, cartridge pouch, overcoat and helmet. "Swan Chateau," the original name of the headquarters of the Regiment in the Ypres Salient, was inscribed above the entrance.

Receiving the guests were Brig.-Gen. W. O. H. Dodds, C.M.G., D.S.O., V.D., Honorary Colonel of the Royal Montreal Regiment, and Mrs. Dodds, the latter wearing black velvet with shoulder straps of diamante, assisted by Lieut.-Col. R. H. Hood, Officer Commanding, Mrs. Hood wearing a Cline model of jade green lace and chiffon with slippers of silver, and by Mrs. J. H. Richardson in a princess gown of independence blue crepe, with slippers of the same shade.

The bugle call announced the first dance at half-past nine o'clock, and it was not long before the floor of the Armory was covered with dancers, among whom the scarlet mess jackets of the officers of the Royal Montreal Regiment and the red tunics of the Canadian Grenadier Guards were outstanding figures. Among other units represented were the Headquarters Staff, Military District Number 4, the Black Watch, the Victoria Rifles of Canada, Le Regiment de Maisonneuve, Les Carabiniers de Mont Royal, the Canadian Artillery, the Duke of York's Royal Canadian Hussars, and the Canadian Army Service Corps.

The special concert of modern music given in Hart House by the Hart House String Quartet on January 6th, attracted a large audience of music lovers, who warmly applauded the clever musicians. Mr. Geza de Kresz, Mr. Harry Adaskin, Mr. Milton Blackstone and Mr. Boris Hambourg. Some of those noticed were Hon. Vincent Massey and Mrs. Massey, Mrs. Boris Hambourg, Mrs. F. N. G. Starr, Prof. St. Elme des Champs, Mr. and Mrs. Russell Starr, Miss Alida Starr, Mr. and Mrs. Lawrence Harris, Mr. and Mrs. H. E. Manning, Mrs. L. A. Hamilton, Prof. and Mrs. Pelham Edgar, Mrs. A. E. Le-Pan, Mr. and Mrs. C. N. Candee, Mr. and Mrs. Emmanuel Hahn, Mr. Fred-eric Manning, Mr. and Mrs. John

Garvin, Mr. and Mrs. Richard Tattersall, Mr. and Mrs. Joseph Sheard, Miss Evelyn Pamphylion, Miss Norah Thomson, Mr. and Mrs. W. W. E. Ross, Miss Isobel Eadie, Mr. Cira, Mr. and Mrs. Sanderson, Madame Joyce Hornyanski, Mr. and Mrs. Joshua Smith, Mr. J. B. Bickersteth, Mrs. Viggo Kihl, Mr. and Mrs. John D. Gerald, and many others.

A throng of art lovers visited the Art Gallery one evening last week, to view the interesting exhibition of Italian old masters, German primitives and works by famous masters. An orchestra stationed near the sculpture court played soft music during the evening, and supper was served in the library of the Grange. Some of those who attended the private view were Mr. and Mrs. R. Y. Eaton, Mr. and Mrs. Frank Wood, Miss Joyce Wood, Mr. and Mrs. Erichsen Brown, Mrs. Gordon MacKenzie, Miss Violet MacKenzie, Mrs. Whiteford Bell, Mr. and Mrs. J. B. McKechnie, Dr. and Mrs. George Nasmith, Miss Mary Adams, Miss Muriel Manley of Owen Sound, Mr. and Mrs. Sidney Band, Mrs. Walter Haynes, Mr. and Mrs. Reginald Stewart, Mr. and Mrs. A. H. C. Proctor, Miss Sheila Proctor, Mrs. Eric Armour, Miss Emily Merritt, Mrs. Dignam, Mr. and Mrs. Paul Hahn, Mr. Alfred Rogers, Mr. and Mrs. E. Wyly Grier, Mr. and Mrs. George Reid, Miss Wrinch, Mr. and Mrs. E. F. Ely, Mrs. George Wilson, Miss Dora MacLennan, Miss Kathleen MacLennan, Miss Katharine Jefferys, Mr. W. S. Greening, Miss Lindsay, Mr. and Mrs. Fred Housser, Miss Eleanor Stephens, Mr. and Mrs. Fred Haines, Mr. and Mrs. Charles Adamson, and many others.

Cronyn Memorial Anglican Church, established to honor the memory of a former distinguished bishop of Huron was the scene on December 29th of the marriage of his great-granddaughter, Katharine Frances Cronyn, daughter of Mr. Hume Cronyn, ex-M.P. of London, Ont., to Mr. Cronyn, to Mr. John Harley, of Toronto, son of Rev. Dr. A. W. M. Harley, of Bridgewater, N. S.

The ceremony was performed by Rev. Dr. G. Quinton Warner, the rec-

(Continued on Page 23)



THE WEDDING OF MISS HELEN GUTHRIE AT GUELPH

Left to right, standing: Miss E. Drew, Guelph; Mrs. Henry Gill, Matron of Honour, Ottawa; Miss Amy Grace Howitt, Guelph; Mrs. I. F. Brainard, Pittsburg. Front row: the bride, Miss Helen Guthrie; Master David Milner, page, Toronto; Miss Patsie Greene, flower girl, Ottawa.

—Photo by R. Morgan Kennedy, Guelph.

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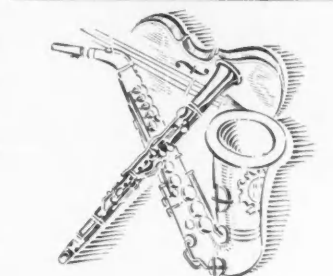
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HOUSE AND GARDEN THE HERBAL GARDEN

By ADELE M. GIANELLI

ALTHOUGH as old as the sun the garden grows perennially young, so it is that when we are most concerned about such a bright young thing as a new year wrapped in swaddling clothes of snow and fragile resolutions, this same year will blossom later and the beginning of the garden is a very new and vital thing indeed.

There is a garden in the heart of London which holds the secret of the whole history of English gardening as from the beginning and therein one traverses the leaves of "Gerard's Herbal"—the most famous of all horticultural books, which has kept green the 16th century—and later centuries flower in succession along its happy paths. As a landmark it is actually the Eden of English gardens—within its high walls is sheltered the romance of those botanist explorers who scaled the Himalayas and weathered the wilds of China that we might have—a poppy or a rose. Its story is exquisitely simple but divinely grand and some day I hope to write more fully of those crusaders in quest of flowers. But to begin at the beginning—the origin of the Apothecaries' Garden in Chelsea was the inspiration for all future achievements in garnering the flowers which make our gardens grow and its history is as wonderful as the great oak which from an acorn grew.

THE existence of the primitives depended upon their knowledge of nature and of necessity the cave man became a botanist. Medicine men excelled in the craft of drawing herbs on calf-skin to demonstrate their healing virtues and apothecaries were the lineal descendants of those old medical botanists. The apothecary society came into being during the reign of James I and he sponsored it during its early struggles. Originally a branch of the great Grocers Company (a name which to Canadian minds indicates nothing of the tradition and wealth which for centuries has dominated these powerful companies of the City of London), in 1617 it founded a separate City Company with the object of improving the quality of drugs and the qualifications of vendors. From this strange beginning was germinated the seed which was to blossom into our flower gardens—a balm indeed!

Stewards of this company (in which membership was exclusive and physicians tried examinations) arranged botanical excursions and information was gathered from the countryside to supplement Herbals and collections of pressed plants. John Gerard, who in 1587 was Superintendent of the Garden of the Fellows of the College of Physicians, had published his famous Herbal in 1597 and this became the handbook of the next century when an enlarged edition of it was revised in 1633 by Thomas Johnson. I once had the pleasure of reading this wonderful old book when visiting the Lady Margaret Duckworth who possesses a copy of it, and its interest is so enthralling that one can readily understand that it was considered an authority on botany and domestic medicine as late as the 18th century and the 19th century found it useful as a book of designs for art needle-work.

JOHNSON was an original member of the Apothecaries' and he published the first local list of wild-flowers in England with knowledge gained from "Herbarizing" parties—later he was given the Freedom of the Company and granted an M.D. at Oxford. He created a tremendous sensation by exhibiting in his shop window the first bunch of bananas seen in London from "Bermoothes" (Bermuda). This is illustrated in the design on the frontispiece of the Herbal.

Rare plants and seeds were now beginning to come in from foreign lands and a garden was a necessity so in 1673 a plot of 3 1/2 acres in the riverside village of Chelsea was leased for the handsome sum of £5 per annum. Chelsea's pastures were then bounded on three sides by rivers and the fields of Tothill separated them from smoky London. Now the Apothecaries could sport a modest four-oared barge (with a cabin) on the Thames which was the great highway for pageants and nearby the old Swan tavern (which Pepys mentions) was most popular.

THE gardens' early days were stormy. The Company's Hall and most of their records were lost in the great fire of London but the



"GERARD'S HERBAL" (1597)

An enlarged edition of which was published by Johnson in 1633, is the most famous of all ancient horticultural books. Copies of it are exceedingly rare and this is an interesting photograph of its decorative frontispiece.

headquarters of the Master and Wardens remained at Blackfriars so the garden was beyond their vigilance and there was only an annuity of £30 to maintain it. However an old herb garden at Westminster was bought with some rare plants and in 1632 Dr. Herman, of the University of Leyden, considered it worthy of a visit. The same gates and old bell of James's time are still there but it was during the reign of Charles II that fortune favoured it. Bulbs and rare seeds began to be exchanged with Holland and it began to attract the attention of men of letters. Evelyn writes in 1685:—"I went to see Mr. Watts, keeper of the Apothecaries' garden of Simples at Chelsea, where there is a collection of innumerable rarities of that sort; particularly the tree bearing Jesuit bark. What was very interesting was the subterranean heat conveyed by a stove under the conservatory." In the orangeries at Oxford only open fire-baskets of burning charcoal had been in use till then.

It was here that the first Cedars of Lebanon seen in England, were planted in 1683—they produced cones in 1732. Around this date—in his diary, 1689, the 2nd Earl of Clarendon (the ancestor of a peer well-known in Canada) writes of seeking refuge from the political life preceding the coronation of William and Mary—"Friday being my usual fast day I was for above two hours at the Apothecaries' Garden at Chelsea where I was not disturbed by any company."

DR. LINNAEUS, the great Swede, who by his classification of all flowering plants brought order out of chaos, came to visit here and Sir Joseph Banks, who furnished the ship for Capt. Cook when they named Botany Bay for England lived nearby the garden which inspired him so that he contributed rare specimens to the garden won at the cost of hazardous expeditions. A pioneer he was and it was through his recommendation that Australia was colonized.

So also it was that the Apothecaries' Company contributed towards a plant collector to explore Georgia and one of the garden's famous curators, Philip Miller, in 1732 sent cotton seed there and from them the greater part of the world's cotton descended.

So the story of the garden is an epic beyond the incidental joy of introducing pleasing varieties of blossoms to our homes. But its red letter day was when Sir Hans Sloane in 1722 conveyed the Physic Garden to the Apothecaries' Society "to hold the same for Creation" with the stipulation that "every year for 40 years, 50 specimens of plants carefully dried, mounted and named should be sent to

the Royal Society" where these are now carefully preserved in the Natural History Museum. Sir Hans Sloane, who succeeded Sir Isaac Newton as President of the Royal Society, was a great naturalist and accompanied the Duke of Albemarle as Governor of Jamaica where he added to his enormous collection of natural history objects which later formed the nucleus of the British Museum.

In succeeding years this tiny garden and its curators performed some of the most wonderful and graceful services to mankind. The benefits such as hybridizing Cinchona trees from the Andes to grow successfully in India, the invention of boxes to transport tea-plants from Shanghai to give tea to India, and a thousand delights of the garden, are some of the gifts of this garden. Now that Botany has become less and less important to medical training, this little bit of Eden rests on its laurels and dozes in the sun, but I like to think of it when planning a garden for from it comes inspiration that is stimulating.

Children's Clothes

CHILDREN'S clothes have gone decidedly tailored. This is emphasized in the knitted things, in knitted and crocheted suits and in frocks of jersey. One-piece dresses are knitted of light-weight wool or wool and silk combined, and a ribbed detail shapes the garments at the neck, cuffs and waist, reminiscent of the old-fashioned wristbands. Occasional coats are made to wear with odd skirts, and cardigans of jersey are shown with a little pleated or gathered skirt, which, with a separate pull-on, complete a light-weight ensemble, one that will serve for occasions in moderate weather.

These knitted jersey outfits are made also of heavier yarn for wear on cold days. They are to be had in dark colors, red, brown, green and navy for school and general utility, and in pastel shades or white for "best". Many touches for pointing up these knitted dresses and suits are used, such as bright-colored borders and decorative motifs appliquéd here or there.

Youngsters who go in for out-of-door play are provided with special equipment that is ready for the first ice and snow. One suit to keep out wet and cold is a two-piece; that is also extremely chic. It consists of a pair of drawer-leggings, the lower part covering the feet and legs and extending well over the knees, made of soft waterproof leather. The upper part, fastening about the waist, is made of suede. Both are in a soft shade of gray, and the garment has zipper closings at the sides. The jacket of leather is lined with suede, or is of suede lined with thin wool.



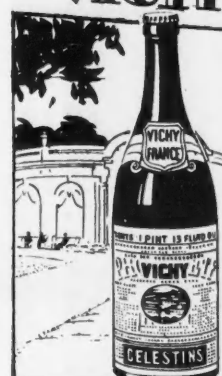
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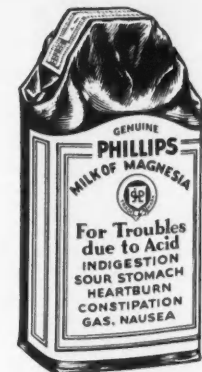
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BRIDGE

(Continued from Page 16)

North sees five probable tricks in Spades, one Heart trick, one Diamond trick, and at least three Club tricks. The subsequent play of the hand bore this out, four Spades being made in every case where the hand was played in Spades. Discussion of the bidding indicated that these players followed the accepted rule, that more games can be made in five card major take outs than in the original No Trump.

This was the dictum laid down by Foster regarding the question of bidding a five card suit over partner's one No Trump. After the analysis of thousands of hands, Foster showed that the five card take out made game oftener than the No Trump. Those who played the hand in Spades then

were eminently satisfied with their game in Spades which gave them a plus score of one hundred and ninety-one, thirty-six for four Spade tricks, thirty for honours and one hundred and twenty-five for game.

Imagine their chagrin when they discovered that another North and South pair had turned in a plus score of one hundred and ninety-five, obtained by making four No Trump with thirty honours. This reopened the discussion regarding the five card take outs.

Let us examine the play which netted North and South four at No Trump. With South as Declarer, West opened with the Queen of Hearts. East came up with the Ace of Hearts and returned the eight of Hearts which South won with the King. South then led out his Ace and Queen of Spades, went over to Dummy on the Ace of

Diamonds, made three more Spade tricks. With seven tricks in the bag two Club tricks will produce the game. West has already discarded a Club on a Spade so South confidently opens the Club suit and with East holding the King of Clubs, takes three Club tricks and scores four at No Trump.

The advocates of the take-out bid were, however, to be amply vindicated by a score turned in from another table. This score was, North and South plus forty,—one No Trump and thirty honours. At this table, where South was left in his one No Trump, the following defence held him to one trick.

West again opened with the Queen of Hearts. When the Dummy had been exposed East considered the situation. He held the following cards:

Spades—Jack, nine, six.

Hearts—Ace, eight.

Clubs—King, eight, five, two.

Diamonds—King, ten, seven, six.

Immediately noting the five card Spade suit in Dummy he examined the Dummy hand for possible re-entry cards, as he very rightly respected the danger represented by a five card suit which he was not in a position to hold up more than once at the very best. From the standpoint of re-entry cards he saw at once that there were only two possibilities, the Ace of Diamonds and the Queen of Clubs. As he held the King of Clubs well protected, he saw that the Queen of Clubs could not be made a re-entry card. The only re-entry to the Dummy therefore was the Ace of Diamonds.

Having made this interesting observation, East decided that if South were allowed to come in with the King of Hearts on the first trick, he would then set up the Spade suit and with the Ace of Diamonds as a sure re-entry, make the remaining Spades

and then come through with the Clubs. East therefore anticipated South's play and, taking the first trick with the Ace of Hearts, cracked out his King of Diamonds. This proved a winning play for it does not matter whether Dummy plays the Ace on the King or not, a second Diamond lead will take the re-entry out. With the Ace of Diamonds gone from Dummy South is held to two Spade tricks, one Heart, three Clubs and one Diamond.

This was the only hand in which this defence against the No Trump bid was employed. In any case North and South cannot make more than two No Trump against such a defence even if all four hands are exposed on the table.

The final analysis of the hand therefore confirmed the take-out bidders and impressed all the players with the importance of removing the re-entry

cards from "a Dummy which held a dangerous five card suit."

This hand brought forth considerable discussion and indeed it contains a great many interesting points. It is a hand well worth laying out and playing from both sides of the table, as Declarer and as a defense player. Space does not permit of any further comments here.

Taxi-driver—"My, what a clutch!"
Voice (from rear)—"Say, you, keep your eyes to the front. This is none of your business."—Purple Parrot.

"Better pass up Plunkville, stranger. Everything here is dull."

"Good. I'm a scissors-grinder." — Louisville Courier-Journal.

As a matter of fact, inimitable persons are the ones who are the most imitated.—Louisville Times.

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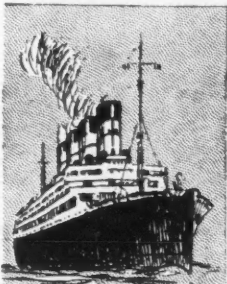
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PORTS OF CALL

By JEAN GRAHAM

Sport in the South

FEW Canadians who have not visited the South have any idea of the extent to which sports of all kinds are enjoyed in the Land of Dixie. Riding is one of the most popular forms of exercise, and nearly every southern girl is at home in the saddle. All the states of the south provide a variety of sport and entertainment for their winter guests and tourists; but the city of Augusta is especially fortunate in the manner in which it keeps its winter visitors supplied with diversion. Of course there is golf, for golf has its victims all the way from Maine to Florida, and every hotel manager knows that golf is an essential. An ideal resort for various sports is Augusta, Georgia, where that well-known Canadian, Sir Robert Borden, found renewed health several years ago. In the first place, the climate of Augusta is just suited for outdoor enjoyment, from a quiet stroll to a golf tournament. Augusta winter temperatures range between thirty-nine and seventy-five degrees. Flowers are always in bloom, and the dogwood brightens the woods very early in the year. Augusta offers some of the finest golf courses in the world, that statement being made on the authority of no less a golf personage than the great Bobby Jones, who has declared frequently and enthusiastically that the famous Hill course at the Augusta Country Club is unexcelled. It was on this course that Bobby won the Southeastern Open last year, and the meet will be played again in Augusta this year, March 30th and 31st.

Augusta has two polo fields, where matches between several of the greatest teams on the western hemisphere will be played frequently throughout the season. Racing will be a regular event on the new Kissing Bower track, the fastest half-mile track in the south. The Augusta Horse Show early in March is recognized as the outstanding outdoor show of the south.

Horse races are popular in the south throughout the winter months. Everyone knows of the track at Laurel, Maryland, and some of us have heard of Kentucky and New Orleans. Then you may go farther south and find the "gee-gees" running daily at Havana. Then if you merely crave a quiet canter of your own, you may spend a fortnight or so at Alken, South Carolina. But you will not find better or brighter equestrian sport anywhere in the south than at Georgia's pleasant city of Augusta. It goes without saying that the people of the south give the visitor the best of good times. Hospitality is in the very air, for there are no more charming hosts anywhere than the southerners. As, for the women—well all the poets, novelists and playwrights who have written of the south have not said one word too much. Their Miss Fannies, Miss Sophies and Miss Virginias are easily the most attractive of their sex. Sojourn in the south is a holiday to be remembered.

In Southern California

IT IS rather strange that the Spanish influence in the United States is manifest in the extreme east and the extreme west. In Florida, on the Atlantic coast we have Saint Augustine, the oldest town in the republic; and on the shores of the Pacific, in Southern California, there are towns which are unmistakably Spanish in their historic background. The architecture, also, is decidedly Spanish of the Moorish type, with arches and cornices which recall the proud race that made Granada glorious and left the Alhambra to witness to their love of beauty. While travelling through South California, you come to the King's High-

way—El Camino Real—laid out more than one-hundred-and-fifty years ago by the Spanish padres. Finally you reach the Mission of San Juan Capistrano, where there is the great quadrangle which your imagination may re-people with the dignitaries of long ago, when the cassocked priest and the dashing Spanish soldier were building a golden new empire. They were stirring days, when the Spaniards ruled the Golden State, and the echoes of their deeds make a volume of romance, as Gertrude Atherton and Bret Harte have proved. There are no stories of to-day quite as thrilling as "The Outcasts of Poker Flat." Perhaps in your southern wanderings you may have luncheon at San Clemente, a village of Spanish type, perched on the shore of a sapphire sea. There are wayfarers who may tell you of a certain white wine to which San Clemente is not a stranger. But these may all be fairy tales. And farther on you will come to La Jolla, where there are mountains and caves and a magnificent stretch of the Pacific, where you forget all your troubles and even ignore the stock market.

From La Jolla it is only a brief journey to San Diego, southernmost metropolis of California, set on the shores of a great and beautiful harbour, with a background of towering mountains. San Diego is both an Army and Navy base. It is also, a gathering-place for aviators, whose white wings flash above the blue waters of the bay. Near by is Coronado, one of the largest resorts of the State, with its well-known beach and Tent City playground, whence it is a short journey along the Silver Strand, into Old Mexico. There is the Mission Hills residential section, there is Ramona's Marriage Place, and there is the airport from which Colonel Lindbergh set out on his famous trip to Paris. And there is a pleasant and balmy sea breeze blowing from Oriental lands, bearing suggestions of spice and hints of fragrance and song. San Diego is a city of varied delights.

The Delectable Duchy

THOSE who are in search of a mild climate and picturesque surroundings cannot do better than resort to the English Riviera, along the coast of Cornwall. The famous critic, James Douglas, is responsible for the statement that if he were to live again he should like to be a cow in Cornwall—so peaceful and so pleasant seems bovine existence in that county. Cornwall is never really cold. Neither does it know the extremes of heat. This southernmost county is famed in history and song. It was the extreme west of Cornwall which was the ancient Lyonesse, of which Tennyson has written some of his famous idylls. It was there that some of the battles of the Civil War were fought, and where the followers of the ill-fated Stuarts made their last stand. It was from Cornwall that the brave Bishop Trelawney came, who defied the tyranny of James the Second. You remember the old rhyme: "And shall Trelawney die? And shall Trelawney die? Then thirty thousand Cornish men shall know the reason why." There are historic old castles, with ghosts of their own, there were saints in the old days who have left many shrines, there are streams and bays and cliffs, each with its own story, and there are wishing wells, guaranteed to make your wish come true. There is health to be obtained in Cornwall, there are pictures of sea and sky and waterfall to delight the eye, and there are dishes of Cornish manufacture which appeal to the jaded palate. Come to Cornwall at any time of the year and you will adopt the duchy as your own.



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THE SOCIAL WORLD

(Continued from Page 19)

tor, in the presence of only the immediate family. At 4 o'clock a reception was held at the Cronyn home, "Woodfield." The Christmas spirit pervaded the ceremony, the church and Cronyn residence being decorated in season, and three little attendants of the bride wore Empire dresses merging the styles of old Colonial days with the Yuletide theme in a happy medley of cream point d'esprit, red velvet sashes and red shoes. The attendants were Miss Margaret Graydon, of Montreal, cousin of the bride and daughter of Mrs. Marshall Graydon, of Montreal; Miss Barbara Cronyn, daughter of Mr. and Mrs. R. H. Cronyn, London, and Miss Katharine Cochran, daughter of Mr. and Mrs. Eric Cochran, of Toronto, the latter two nieces of the bride.

The bride was gowned in her mother's wedding dress and brocaded ivory satin with a rose-point lace veil and carried a Colonial bouquet of lily-of-the-valley and Pernet roses.

Mr. W. H. R. Jarvis, of Toronto, attended the groom and Mr. Hume Cronyn, Jr., of London, was the only usher.

After a honeymoon in Nassau, Bahamas, Mr. and Mrs. Harley will live in Toronto.

St. Luke's Pro-Cathedral, Sault Ste. Marie, was the setting for a lovely Yuletide wedding Saturday morning, December 27, when at nine-thirty o'clock Archdeacon C. W. Balfour united in marriage Lola Margaret, only daughter of Mr. and Mrs. J. S. Miller, Sault Ste. Marie, to Mr. Frederick Temple Atkinson, of Quebec, son of Mr. and Mrs. W. F. V. Atkinson, of Ottawa.

The church was lovely with its floral decorations, yellow being the predominating color. The chancel was banked with baskets of large yellow and white chrysanthemums, ferns, and a profusion of potted plants, among the latter poinsettia plants, which added the real Christmas touch. Tall tapers and vases of yellow 'mums were placed on the altar. The guest pews were marked with bows of yellow satin ribbon and Chrysanthemums.

Given in marriage by her father, the bride entered the church to the strains of the Bridal Chorus from Lohegrin played on the organ by Prof. C. J. Ferguson. Lovely indeed, she looked, in her gown of dark brown silk crepe with pink trim. Her hat was of brown silk velour, and she wore matching shoes and hose. Her bouquet was of bronze orchids, yellow roses, and fern.

Miss Reta Parker was the bride's only attendant. She wore a becoming gown of dark green silk crepe with black fur trim, black hat, shoes and gloves, and carried pink roses and fern.

Mr. Wallace H. Collie, of Toronto, was best man. The ushers were Mr. M. E. Whitby and Mr. Charles W. Drake, both of the Sault.

After the ceremony, a wedding breakfast was served at the home of Mr. and Mrs. W. C. Franz, Pim Hill. There were some 50 guests. Mrs. J. S. Miller, mother of the bride, received along with the bride and groom. She wore a gown of blue chiffon crepe and corsage of roses. Her hat and shoes were black.

Pink and white roses were used in

the decorations about the rooms. The appointments on the bride's table were entirely in white, with white rosebuds and tall white tapers at either end of the table.

Mr. and Mrs. J. Macgregor Grant entertained very charmingly at their residence on Mount Pleasant Avenue, Saint John, recently in honor of their guests, Prof. and Mrs. George Burchill, of Halifax. A number of the guests among the younger set spent part of the evening skating on Lily Lake, Rockwood Park, and on their return delicious refreshments were served by the hostess, assisted



MRS. ARCHDALE McDONALD WILSON
Of Sault Ste. Marie, formerly Miss Nora Elizabeth Connell, only daughter of Prof. Walter Connell, M.D., of Queen's University and Mrs. Connell, Kingston.

Saint John, recently, for their daughter, Miss Marion Hannington, and son, Mr. Frederick Hannington. Holly wreaths and garlands of greenery decorated the ball room where the guests were received by the host and hostess and their daughter, Miss Marion and son, Mr. Frederick Hannington. A four piece orchestra provided the dance music and at midnight a delicious supper was served.

In honor of their son, Mr. Dean Wills, who returned recently from Cambridge University, England, Mr. and Mrs. Hamilton B. Wills entertained at a jolly dance at their attractive home, "Shadowbrook," Willowdale. In the large living-room, where the guests were received, the

by Mrs. John E. McCready, Mrs. F. Chipman Schofield and Miss Ruth Starr. Prof. Burchill, a brother of the hostess, and Mrs. Burchill returned on Monday to Halifax.

The ball given by the officers of the Saint John Fusiliers 26th Battalion C.E.F., was an altogether brilliant function. At least 1200 guests were present on New Year's Eve, who were received by Brigadier C. F. Constantine, Mrs. Constantine and Col. and Mrs. Gale. The Lieut.-Governor and his staff were present. A fine musical dance programme was enjoyed and supper was served between the hours of eleven and one o'clock. The hall was magnificently decorated and the favors distributed were effective and novel.

Mr. and Mrs. Charles S. Hannington were host and hostess at a most enjoyable party in the Georgian ball room of the Admiral Beatty Hotel.

fireplace was banked with poinsettias and ferns, azalea, cyclamen and palms, with tall vases of Spring flowers made a delightful color scheme in this room and in the solarium. The same brilliant poinsettias and cyclamen were used in all the halls. Mrs. Wills and her son, Mr. Dean Wills, received the guests, the former wearing a handsome gown of coral satin, fashioned on long, clinging lines. Among the house guests at "Shadowbrook" were Mrs. J. A. Wills, of Norfolk, Connecticut, who was gowned in black velvet and antique lace; Mrs. S. E. Powell, of New York, wearing a becoming French gown of flowered taffeta; Mr. and Mrs. Charles Crique, Jr., Buffalo, the latter handsome in a gown of Lucerne blue chiffon; Miss Mary Macklin of Beverley Hills, California, wearing a Chanel gown of white satin with jewel trimming, and Miss Lillian Stewart, a sister of the hostess, in a Patou frock of black velvet. A large orchestra played gay music throughout the evening for the dancing, which took place in the large Italian ballroom. Supper was a gay affair, and was served in the pergola in front of the ballroom and in the main dining-room upstairs, which was attractively decorated with tall vases of carnations and narcissi, with wreaths of smilax, and on the table a large silver centre-piece of Premier roses. More than 200 guests were present at the enjoyable function, and among them were: Rt. Hon. and Mrs. Arthur Meighen, Hon. and Mrs. Wm. H. Price, Brig.-Gen. and Mrs. John Gunn, Lt.-Col. and Mrs. Carson McCormack, Lt.-Col. and Mrs. LeGrand Reed, Col. and Mrs. G. C. Royce, Major Frank O. Tidy, Major and Mrs. L. Junkin, Capt. and Mrs. Eric Haldenby, Mr. and Mrs. Wm. Inglis, Dr. and Mrs. A. H. W. Caulfield, Dr. and Mrs. W. L. Chalmers, Dr. and Mrs. E. B. Hardy, Dr. and Mrs. J. A. Gallagher and Dr. and Mrs. G. M. Sutherland.

An American jazz orchestra, which sailed the other day for a tour of South America, will be lucky if it isn't mistaken for a revolution.—San Diego Union.

A scientist is experimenting with the creation of artificial life, and we suppose before another decade the stork will be bringing 'em in in cans.—Ohio State Journal.

From all accounts the business depression has struck Hollywood and many movie queens will be forced to keep the same husbands they had last winter.—New Orleans States.

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MRS. JULIAN AVERY
Of New York, daughter of Mrs. G. Francis, Toronto.
—Photo by Charles Aylett.

SOCIAL CALENDAR

Engagements

The marriage of Miss Ruth Cowans, daughter of Mr. and Mrs. Percy P. Cowans, Montreal, to Mr. Allan O. Mackay, son of the late George B. Mackay and of Mrs. Mackay, Montreal, has been arranged to take place on Tuesday afternoon, January 27, at half-past four o'clock, at Knox Crescent Church, Montreal.

Mr. and Mrs. Robert S. Herron, Victoria Avenue, Westmount, announce the engagement of their daughter, Hazeldean, to Mr. William Wiltshire Gear, son of Colonel and Mrs. William I. Gear, Cedar Avenue, Westmount.

Of interest to many Vancouver friends is the engagement announced by Mr. and Mrs. N. W. Wilson, of Ganges Harbor, of their eldest daughter, Lois Kathleen, to Mr. Donald O'Neill Hayes, of San Francisco.

The engagement has been announced in England between Francis Leader, eldest son of the late John Leader MacCarthy, of County Cork, Ireland, and Mrs. MacCarthy, and Joan, daughter of Lieutenant-Colonel De Vic Carey, formerly of Bath and now of Vancouver Island.

Captain and Mrs. F. W. Pargeter, of Outremont, announce the engagement of their daughter, Aline Rhoda, to Mr. Edward Brill Tiffany, son of Dr. and Mrs. George S. Tiffany, of Outremont.

Mr. and Mrs. George N. Miller, of Notre Dame de Grace, announce the engagement of their only daughter, Dorothy Helen, to Mr. Frederick E. Dorion, eldest son of the late Mr. F. A. Dorion and of Mrs. Dorion, of Notre Dame de Grace; the wedding to take place very quietly, February 17th, at Kensington Presbyterian Church.

The engagement is announced of Clara Gladys, daughter of Mr. George T. Bader and the late Mrs. Bader, to Mr. Alec Reginald French, son of Mr. and Mrs. P. H. French, of Pugwash, Nova Scotia; the wedding to take place very quietly on January 31, at Monteton, N.B.

The engagement is announced of Nora Olden, youngest daughter of late Mr. and Mrs. William Charles Martin, of Kingston, to Dr. Archibald McCausland, son of the late John McCausland and Mrs. McCausland, of St. Thomas. The marriage will take place end of month.

The engagement is announced of Gabrielle, daughter of Mr. and Mrs. David Rochon, of Verdun, to Mr. Paul E. Barbeau, of Sheldale, N.B., son of Mrs. Joseph L. Barbeau, of Quebec.

Travellers

The Hon. G. Howard Ferguson and Mrs. Ferguson sail for London on January 22, when Mr. Ferguson will take over his duties as Canadian High Commissioner.

The Earl and Countess of Haddington have left Scotland for England, where they have taken a house at Lubeham, Leicestershire, for several months, for the hunting.

Mr. Gerald Larkin, son of the late Hon. P. C. Larkin, sailed last week for the Mediterranean cruise.

Dr. and Mrs. Stuart Ramsay and their children, of Montreal, who were in Quebec for the holidays, guests of Mrs. Ramsay's parents, Colonel and Mrs. Oscar Pelletier, have returned to Montreal.

Mr. and Mrs. Frederick Cowan and Major Cecil Cowan have left for Honolulu and will not return until April 1st when they will move to their new home in Toronto.

The Honorable Vincent Massey and Mrs. Massey have arrived in Toronto and have taken Mr. Sidney Small's house, 70 Walmer Road, for a few weeks.

Colonel H. J. MacKie, of Pembroke, Ont., is expected home shortly, having spent some time in Russia, France and England.

Colonel Alexander Macphail, C.M.G., of Kingston, and Mr. W. M. Macphail, of Warsaw, Poland, were the guests of their brother, Sir Andrew Macphail, for the New Year season.

Mr. P. B. Walters and his sister,

Mrs. N. B. Oakes, of Montreal, have returned from Murray Bay, where they spent the New Year's holidays at the Manoir Richelleu.

Mrs. Joseph Kilgour and her sister, Miss Helen F. Grand, of Toronto, are spending several months in Bermuda, and are staying at the Princess.

Dr. and Mrs. William Hutchinson, of Ottawa, have returned from Nova Scotia, where they spent the holiday season.

Mr. and Mrs. R. W. Gooderham, of Toronto, sailed from Halifax on the S.S. *Ausonia* on January 5th.

Flight Lieutenant G. F. Mason-Apps, and Flight Lieutenant B. G. Carr-Harris, Royal Canadian Air Force, have reached London from Canada. Both these officers are to undergo a Course of Instruction with the Royal Air Force at Calshot.

Miss Mazo de la Roche, Canadian authoress, and her cousin, Miss Clement, are leaving Toronto early this month for Sicily to spend the remainder of the winter.

Mrs. Lucien De Bury, of Montreal, who was the guest for a short stay of

their family, of Ottawa, have left to spend several weeks abroad.

Mr. and Mrs. James Ross, who recently arrived in Canada from Europe, where they spent their honeymoon, and who were guests over Christmas of Mrs. Ross' parents, Major-General Sir Eugene Fiset and Lady Fiset at their home in Rimouski, have returned to Quebec and have taken up their residence at the Grande Allee Apartments.

Dr. A. H. Hutchinson of the University of British Columbia, Vancouver, B.C., who has been in Ottawa attending the annual meeting of the Dominion Biological Board, was the guest of Mr. and Mrs. W. C. Elmitt, MacArthur Road, Eastview.

Lieut.-Col. and Mrs. C. W. MacLean and their family, and Mr. Montague Aldous, of Winnipeg, are spending several days at Rawdon, Que., for skiing.

Mrs. Alan Joly de Lotbiniere, who is spending the winter in Switzerland to be near her children, while they are at school in France was recently joined by Captain de Lotbiniere for the holiday season.

Mr. and Mrs. Philip MacKenzie, of Montreal, and their family have returned from Montebello, where they spent the holidays.

Col. and Mrs. C. W. Rowley, of Toronto, and their daughter, are spending



AT THE LOG CHATEAU, LUCERNE-IN-QUEBEC

Left to right: Mrs. R. N. Boxer, Miss Helen Sanderson of Montreal and Mr. R. N. Boxer of Toronto who were guests at this popular resort over the New Year's.

Colonel Count De Bury and Mrs. De Bury, Artillery Park, Quebec, was in Ottawa for the Brinkman-Southam wedding.

Mrs. Arthur Bartram, of Vancouver, has as her guest, her mother, Mrs. MacLean, who is visiting here from the east.

Mrs. John Belcourt, of Montreal, with her small son, has been visiting in Ottawa, the guest of Hon. Senator N. A. Belcourt and also with her mother, Mrs. D'Arcy MacMahon.

Hon. Dr. R. J. Manion, Minister of Railways and Canals, and Miss Manion will sail from Halifax on the liner *Lady Rodney*.

Colonel and Mrs. H. C. Osborne, of Ottawa, are spending a month in Hamilton, Bermuda, having arrived there on the *Lady Drake* recently.

Mr. Eric Benson, of Winnipeg, is visiting his parents, Mr. and Mrs. E. W. Benson, Victoria Avenue, Montreal.

Col. R. J. Orde, Judge Advocate General, and Mrs. Orde, sailed last week from Halifax to spend a year in England.

Group Captain and Mrs. J. Lindsay Gordon, of Ottawa, sailed last week from Halifax for England.

Mrs. W. A. Moore, of Vancouver, has been visiting Mrs. Frank M. Hacking, Grosvenor Ave., Montreal.

Mrs. John D. Hay has returned from abroad and has been visiting Mrs. Hendrie, at Holmstead, Hamilton.

Mr. Leon Garneau, of Montreal, has been spending some time with his parents, Sir George and Lady Garneau in Quebec.

Miss Cecil Baird has arrived home in Montreal after spending the holidays with her fiancée's mother, Lady Nanton, in Winnipeg.

Mr. and Mrs. Gilbert Fanquier and

the winter at the Vista Del Mar apartments, in Miami, Florida.

Dr. and Mrs. R. A. Stevenson, of Brockville, Ont., are guests at the Admiral Apartments, Miami, Florida.

Squadron leader A. A. Leith, M.C. D.F.C., Royal Canadian Air Force, who has arrived in England, will, after spending one month with the Royal Navy, attend a course of training at the Royal Naval Staff College, Greenwich.

Mrs. W. S. Foggo, of Vancouver, who has been motoring through Scotland, is leaving shortly for Taormina, in Sicily, to visit her daughter, Lady Montgomery Cunningham, who has a beautiful old castle on the shores of the Mediterranean.

Mr. and Mrs. Grant Strong, of Montreal, with their children, are at Cambria, where they opened their house for the holiday season.

Lieut.-Commander J. C. Clouston, who arrived from the West Indies to spend the New Year with his parents, Mr. and Mrs. W. C. Clouston, in Montreal, will leave about the middle of the month to rejoin his ship *Delhi*, at Bermuda.

Miss Edina Newlands, of Regina, daughter of the Lieut.-Governor of Saskatchewan, has arrived in Ottawa, and is the guest of Mrs. P. M. Anderson, The Driveway.

Mrs. Willoughby has returned from Warsaw, Poland, and is visiting Rev. F. H. Brewin and Mrs. Brewin, Toronto.

Mrs. E. V. Chillas, Miss Betty Chillas and Mr. John S. Chillas left last week for a tour of the Mediterranean on the White Star liner *Britannic*. They plan to disembark at Naples, travelling up through Italy, where they will be guests of Lady Eaton in her villa at Florence.

Sir William Clark, High Commissioner for Great Britain, left last week for a trip to the Maritime provinces.

Mr. and Mrs. David Johnston are returning to town the first week in February from a honeymoon trip around the world and will visit Mr. Johnston's parents, Mr. and Mrs. W. R. Johnston, Toronto.

Mr. and Mrs. Angus Maclean, of Britannia Beach, were recent visitors in Vancouver.

Mr. Justice and Mrs. Robert Smith and their daughter, of Ottawa, have left to spend the winter in Florida.

Mr. and Mrs. James R. Riddle, of Vancouver, have left to take up their residence in North Bay, Ont., where Mr. Riddle has been appointed American vice-consul.

Mrs. H. A. Bate and her daughter, Mrs. W. D. Morrison, of Ottawa, have left for a trip to Barbadoes.

Miss Kitty Monckton, niece of Lord and Lady Dorchester, is expected in Montreal from Vancouver, to be the guest of Mrs. F. W. H. C. de Penlock, Grosvenor Avenue.

Mrs. George Wait, of Ottawa, was in Montreal the guest of her sister, Mrs. John H. Molson, Squadron Leader and Mrs. Wait sail on the *Melita* for England to spend a year at Andover.

Brigadier-General and Mrs. E. de B. Panet, of Montreal, are spending a short time in Ottawa, staying at the Roxborough Apartments.

Mr. Grant Glasco has arrived in Toronto from Quebec to take up residence in this city. He will be joined shortly by Mrs. Glasco and their children.

Major and Mrs. B. F. Rhodes, of Cochrane, Alberta, are sailing on Friday from New York, by the *Duchess of Bedford*, on a cruise of the West Indies.

Did you ever stop to think that a fish may go home and lie about the size of the bait he hooked?—Judge.

One advantage of being fat is that the waistline provides a mighty good shock-absorber in a revolving door.—Louisville Times.

Smocks and Smocking Suit The School Age



C. Wool Jersey—almond green, cherry red, powder blue, navy. 6 to 10 years. With matching bloomers—\$6.95.

D. Wool Jersey—navy, scarlet, sand, green—smocked in contrasting colors. 8 to 14 years—\$6.95.

A. Gay cross-stitch embroidery on white Crepe de Chine panelled with red. Or on brown with cream. 8 to 10 years. With panties—\$15.00.

B. Crepe de Chine—Majolica blue, orchid, rose or Nile green—smocked in self tones. 7 to 10 years. With panties—\$12.95.

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A Club Community



MRS. C. A. LISTER

Formerly Miss Vera Pemberton, daughter of Mrs. L. T. Pemberton and the late Mr. Pemberton, Toronto.

—Photo by Ashley & Crippen.

Officer (to couple in parked auto)—“Don’t you see the sign, ‘Fine for parking?’”

Driver—“Yes, officer, I see it and only car for a Baby Austin.”—heartily agree with it.”—Mugwump.

A woman weighing 300 pounds recently charged her husband with cruelty. He had traded in the family’s only car for a Baby Austin. —Lampoon.

“Have you heard about the meanest man in the world?”
“Yea. He throws chewing-gum in the streets for Austins to get stuck on.”—Yellow Crab.

SATURDAY NIGHT

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, JANUARY 17, 1931

P. M. Richards,
Financial Editor

SEES NEED FOR LEADERSHIP

G. E. Neill, Vice-President of the Royal Bank of Canada, who advocates a conference between Great Britain, the United States and France with a view to devising a scheme for the restoration of normal financial relationships.

—Photo by "Who's Who in Canada".

NO UPTURN YET

London Sees Need For Caution in
Investment Commitments

By Leonard J. Reid

Assistant Editor of The Economist, London

ONE of the most favourable features of the difficult times through which we are passing is the ability which the London Stock Exchange has again and again shown to stand up against bad news and to absorb successive waves of liquidation from foreign centres. London, it has been well said, has acted as a "shock-absorber", and has assumed that role with a quite notable degree of success.

This power of resistance has been coupled with a definite responsiveness to favourable news from any quarter, which, unfortunately are few and far between. This is a sure and certain indication of a sound intrinsic condition in the London markets, which, if it were possible to take a purely parochial view, might encourage expectations of an early market revival.

But unfortunately external factors have to be taken into the forefront of all calculations. The recent French crisis, precipitated by the Oustric collapse, and the development of numerous, if minor, bank suspensions in the United States, serve as a clear warning of the continuance of unstable conditions in foreign quarters, whence further shocks and tests for the London markets might easily arise.

Much — very much — depends upon the course of the commodity price level. A month or two ago there seemed to be ground for hope that the long downward curve was flattening out. But such hope has been since deferred by such disappointing events as the renewed falls in wheat and copper and the general level of wholesale commodity prices has now gone below the pre-war figure and shows no signs of a halt.

Unless and until there is some certainty that the curve is turning upwards, there must be anxiety lest further financial troubles develop, and a continued unwillingness on the part of the investing public to believe that industrial revival is on the horizon. For the time being, therefore, and possibly for some considerable time to come, most cases of "equity" shares and particularly those that are international favourites must remain liable to attack and fluctuation.

In particular, well-informed London observers are by no means inclined to accept President Hoover's optimism regarding the economic and financial situation in America. Recent evidence suggests that America is well in the path of the economic storm and it is quite conceivable that Wall Street has not yet seen the worst. On the whole, it would be rash to assume that London's role as "shock-absorber" is over.

It is not, however, merely in the international sphere that reasons for caution are to be found. Sober expectations are also prompted by at least two domestic factors. The first is that soon after the turn of the year the next British Budget will begin to cast its shadow before it, and, unless some reassurance is forthcoming from Mr. Snowden, the fear of increased taxation will produce a strong and depressing psychological effect. Moreover, with a large prospective deficit absolutely certain, it is difficult to see how such reassurance is possible.

The second is that company reports now appearing do not tell the full story of the depression and its effects; and in all probability a series of disappointing interim dividend declarations will remind the public that the depression has become intensified in the past few months. This too may have a dampening effect upon the spirits of the investor.

From this note of severe caution, it is refreshing to turn to something more cheerful. Experts are in agreement with the Chancellor of the Exchequer's view that, in spite of occasional tightening of short money rates due to fortuitous causes, a prolonged period of cheap credit is before us, and that the trend of long-term interest rates is definitely downwards. This spells comfort for holders of sound fixed-interest securities, whose quotations should respond steadily as this trend develops.

It cannot yet be foreseen when the British Treasury

(Continued on Page 27)

WHY MR. BENNETT AIDS THE FARMERS

Where Canadian Wheat Growers Stand in Relation to the World Grain Situation —
Wheat Production Costs and the British Quota

By J. Alex. Aikin

WITH December and spot wheat between 50 and 53½ cents a bushel in the final week in 1930, the situation was seriously adverse for Canadian grain farmers, and incidentally unfavorable for those whose trade to any degree depended on them.

And when it is considered there was a spread of 7 cents a bushel between No. 1 Northern, and 14 cents a bushel between No. 1 and No. 5 wheat, it is obvious that the farmer who received from 39 to 53 cents a bushel for his wheat, out of which he had on an average to pay 20 cents a bushel for threshing, freight and handling charges, would not have more than from 15 to 33 cents a bushel for his wheat, out of which he had to cover labor, machinery, seed, etc.

It will be difficult in all cases to make ends meet under those conditions, but where there are overhead expenses to meet, interest on land and buildings, the loss will be heavy, according to the liability. Taking the market report for Friday Dec. 26, 1930, it will be observed that 575 cars of wheat were inspected at Winnipeg that day, of which 206 were of contract grades, Nos. 1, 2 and 3 Northern, and 323 cars were "tough" wheat, which means the moisture content exceeded 14.3%. If that wheat were taken to a hospital elevator and dried at a cost of 10 cents a bushel, it might grade No. 2 or 3 Northern, pay for itself and leave the grower 10 to 25 cents a bushel for his enterprise and labor. On Dec. 29, inspections were reported at 520 cars, of which 174 were of contract grades, from which it appears evident that the unfavorable late weather told on the grading of wheat.

That the reports of the December marketings were not representative of the entire season may be proven by comparison. Earlier in the 1930 season wheat graded about 90% contract grades, in contrast to the 40% in December. Taking the first five days in October 1930, inspections of wheat at Winnipeg were reported at 5,471 cars, of which 90% or 4,879 cars, were of contract grade.

But taking five days in the last ten of December, inspections reported on 2,085 cars, of which 33% or 699 cars, were of contract grades. The contrast was very marked between the best and the worst, from which it would appear that for the 1930 season not more than 70% were listed in the first three grades. This means the growers received from 7 to 15 cents below the daily quotations for No. 1

Northern, the basis of all quotations.

This is the situation on which the demands were based as presented by the premiers of the Prairie Provinces at Ottawa Nov. 20, 1930, requesting: (1) that the federal government peg the price of wheat at 70 cents a bushel; (2) guarantee the banks against any loss sustained by wheat pools on the 1929 crop, and (3) establish a stabilization board, similar to that in the United States. The government's reply to that request as outlined by the Prime Minister in his Regina speech, Dec. 30, 1930, took on a more practical and less speculative form.

A remarkable feature of the market reports for the last quarter of 1930 was the higher quotations of Chicago in contrast to Winnipeg. Until September Winnipeg quotations ran 3 to 6 cents above Chicago, in line with higher value of Canadian wheat and run of the market in recent years. But with indisputable evidence of the limitations on the American export surplus, protected by the customs duty of 42 cents a bushel, the spread widened against Winnipeg, until during December Chicago prices were higher than Liverpool. Closing quotations for Dec. 27 were: Chicago Dec. wheat 76½; Winnipeg 52½; and Liverpool 70½. For Dec. 30, Chicago 77; Winnipeg 53½; and Liverpool 71½. This situation was very disturbing to the Canadian farmer who, looking across the border, regarded it as not unreasonable that the government of Canada should strive to remedy the situation.

The difference in conditions in the two countries was fairly represented by the market quotations. The American crop of wheat averages approximately 800 million bushels over a five year period, for a population of 120 million people. Canada with a population of ten million averages 400 million bushels of wheat annually. On the basis of domestic consumption of ten bushels per head of the population that should mean the United States would require all its own wheat, and Canada have 300 million bushels for export.

It works out that way for Canada but not for the United States. The old South sticks mainly to corn bread, the average consumption in the states of Georgia, Alabama, Mississippi and Arkansas being only 3 bushels per capita.

(Continued on Page 29)

WATCH THE GOLD MINES!

Survey of Kirkland Lake Area Reveals Important Progress —
What the Earnings Probabilities Are For 1931

By J. A. McRae

IN ORDER to provide a basis on which to calculate the value of the mines of the Kirkland Lake gold area, I have made a careful survey of the general situation at each mine. These observations have embraced not alone the physical condition of the mines at present, but have also taken into account the comparison of lower horizons with the conditions found closer to surface. In addition to this, I have also taken into consideration the treasury conditions as well as the probable trend of development and expansion in the immediate future.

At every producing mine in the Kirkland Lake gold area the output at the close of 1930 and at the beginning of 1931 is higher than ever before in history. This holds good at each and every mine.

In the first five weeks of 1931 the mines of the Kirkland Lake district will produce more gold than that turned out during the whole of the first five years of operations in this field.

During the first five weeks of 1931 the net profits realized by the five producing mines of the Kirkland Lake gold area will be greater than all the dividends paid by all the mines of this district during their first ten years of operation.

Production during the first month of 1931 will probably exceed \$1,750,000 in gold from the mines of the Kirkland Lake area. By the beginning of May the production promises to reach approximately \$2,000,000 in gold per month.

These are the facts as boiled down from the official details assembled, and, as though not enough to fan afresh the fires of enthusiasm of the friends of Kirkland Lake, the officials at the mines admit another fact:

At the lower levels of every operating mine in the Kirkland Lake gold area the values in gold are greater than the average in the levels above. This condition holds good whether at the Kirkland Lake mine or at Teck-Hughes, Lake Shore, Wright-Hargreaves, or Sylvanite. To the operators, this fact is full of important significance.

Work has already been carried to over 4,000 feet in depth, and already one of the more conservative operators has referred to prospects of work to a possible depth of 10,000 feet.

Surface equipment, as now seen on surface, will be duplicated to some extent in giant chambers which will be hewed from the rocks below. A vertical lift of 3,000 to 3,500 feet is considered to be the economical limit of modern hoists. As work reaches further into the bowels of the earth, new hoisting machines will be installed at such intervals of 3,000 to 3,500 feet. It is probable that three stages will mark the limit of the ingenuity of man to work.

Teck-Hughes will probably be the first mine to undertake the second stage on a general scale. Work has already been carried below a depth of 3,600 feet, and with this work done in such a manner as to keep the ultimate prospect of additional stages of sinking in view.

The greater depth so far reached is a winze on the

Kirkland Lake mine, this work having revealed downward continuity of the main fracture and the characteristic mineralization which has given this field its place of world prominence.

At Lake Shore, two shafts are down 2,400 feet each. At Wright-Hargreaves there are also two shafts 2,400 feet.

(Continued on Page 27)

Production Control Builds Profits!



1929, and more important, the decks were cleared for better business in 1931.

Exemplifying these modern business methods, is the story of Philco Products of Canada, Ltd., an organization whose distribution covers the entire Dominion. Here are the brief facts: in 1930 Philco showed a unit increase in radio sales of 150 per cent. over 1929. For the Spring months of 1931 a quota of 21,000 units has been set, and Philco has never yet failed to exceed a task it set for itself. That hardly sounds like business depression.

And the secret—which might well be copied by Canadian business in general—is comparatively simple. "We ended 1930 with practically no stock on hand," George Bain, General Manager for Canada told SATURDAY NIGHT, "because we accurately gauged production to consumption. We work on a system of telegraphic reports. Each week we know exactly where we stand with respect to our dealers. Not only did that bring success in 1930, but we are in a very happy position to introduce our new models. In addition, of course, we feel that we always sell quality merchandise, priced in accordance with current conditions."



A FORTNIGHT ago in this column I suggested that investors who want to buy securities for long pull holding but who have been holding off in the hope of getting the lowest possible prices would do well to watch events very closely from now on, for the reason that the underlying business situation is likely to be changing for the better at the same time that the appearance of successive unfavorable annual reports for 1930 is tending to depress public sentiment. This combination, I suggested, may create a particularly attractive buyers' market. The substantial increase in unfilled orders reported the other day by United States Steel Corporation, and the substantial step-up in productive activity of the automobile companies are indications that business improvement is actually on the way, and I would again suggest that investors who wish to benefit by the present low prices of securities should not put off purchasing too long.

THERE is every reason to believe that recovery from present depressed levels will be a long drawn out affair, and that, in the early stages at least, the process of betterment will be so gradual that its action will scarcely be recognizable. Furthermore, there are likely to be irregularities in the movement, particularly at the outset. Investors should not attach undue importance to these conditions. The important point to consider is that business is definitely headed upward from present levels, and that so far the market prices of securities have not begun to discount this certain development.

THE fact that they have not is due to the successive disappointments suffered in the past year when business improvement did not materialize as expected. These disappointments, coupled with the steady deluge of unfavorable business news, have affected the public mind to an extent that now it is scarcely willing to believe that the security markets can ever be good any more. Normally, of course, prices would already be discounting the recovery which clearly is in the making, if not actually with us. Better-balanced, clearer-sighted investors are now in position to benefit by the obtuseness of others.

CHEAPNESS of securities is so general that, providing one uses reasonable care in selection, the odds are heavily in the investor's favor that he will have a very satisfactory appreciation in market value in two or three years' time, probably in less. In fact, one might say that, provided again that care is exercised in selection, it is almost impossible to make an investment at the present time that will not prove profitable over a reasonable length of time.

DESPITE this fact, there is little buying, for the reason that the mass of the stock-minded public is not interested in mere cheapness; it demands activity. It will rush to buy when prices are moving sharply upward, and the faster and higher they move the greater is the public demand for them. The unsoundness of this course has been amply demonstrated by events in the last fifteen months. To buy stocks, any stocks, merely because there has been a rapid rise in price is to invite loss; whereas to buy sound values at unusually low prices (the opportunity which now presents itself) is to place oneself in a position where eventual profits can hardly pass one by.

PAUL M. WARBURG, one of the leading banking authorities of the United States, said the other day: "I believe that a few years hence the level at which some of our securities sell today will look as incomprehensibly low as the prices paid for the same securities seemed unreasonably high before the crash occurred in October, 1929. If, in those days, prices were far in excess of what would have been warranted by the record of past performance, today's prices for certain bonds and stocks, measured by the same standard, would seem far too low, even though one might anticipate a year or two of reduced dividends."

I WISH to say emphatically that I am not predicting a sharp upturn, or indeed any upturn, in market prices in the near future, or even that prices will not go below present levels. They may do either. Because the near-term outlook is still far from clear, I am not suggesting that stocks should now be bought on margin for a short hold. I am only pointing out to investors that securities are currently very favorably situated for investment, and that anyone who buys good income-yielding securities now with the idea of holding over a period of, say, two or three years should eventually have reason to be very pleased with himself.

May we assist you in selecting the securities for the re-investment of your January dividends?

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GOLD & DROSS

Hayes Wheels and Forgings

Editor, Gold and Dross:

About a year ago I put around \$1,000 into the preferred stock of Hayes Wheels and Forgings Limited and thought I had a perfectly good investment, only now I am informed that the company has cancelled the preferred dividend that was declared on December 13th. I am worried, as I have been counting on this money. I am thinking of selling and keeping out of stocks for the future. What do you advise?

—N. C., St. Catharines, Ont.

There are three courses open to you: to sell in accordance with your idea as stated above, to continue holding in the hope of recovery, or to switch to some other security which seems to offer greater attraction. I can't say which would be best for you, without knowing more of your circumstances. If it is essential that you receive some income from the money you have in this stock, the only course of action open would seem to be to sell your stock and reinvest the proceeds in some income-yielding security where stability of return seems assured.

In this connection I would point out that while the price of Hayes Wheels and Forgings preferred has declined, many other securities are also currently selling at low figures, so that a switch at the present time would not necessarily involve acceptance of loss. I will be glad to make specific suggestions for reinvestment, if you will give me a better idea of your requirements.

As the business of Hayes Wheels and Forgings Limited is the manufacturing of wheels and other parts for motor cars, it was, of course, hard hit in 1930 by the decline in automobile production in Canada of over 40% last year. An improvement in general business conditions this year, which may be hoped for, at least in minor degree, in the reasonably near future, should mean a bigger demand for cars and consequently result in more business for Hayes Wheels and Forgings.

Such information as is currently available, pending the appearance of the annual report, indicates that the company is in good shape to withstand this temporary recession in business and it would appear that a resumption of progress can be looked for at no very distant date.

Canadian Fine Paper Industry

Editor, Gold and Dross:

As I have money in the bonds and preferred stock of Provincial Paper Limited and the bonds of Howard Smith Paper Mills Limited, I was much disturbed to read an article in last week's Financial Post headed "Serious mismanagement in fine paper industry." The article alleged that the Canadian mills turn out inferior quality paper and that they treat their customers offensively. If this is true I guess I had better take my money out of these companies. Please advise me.

—M. D., Toronto, Ont.

My advice is to forget about it and keep your money where it is. Although both companies will report lower earnings for 1930 than they did for 1929, their position is basically sound and the securities you are holding are well protected by assets and earnings.

Naturally the depressed condition of general business throughout 1930 caused a reduction in the demand for these companies' products, by reason of the smaller volume of advertising and consequently smaller size of publications using their paper, also because of the general tendency to attempt to reduce costs by smaller use of advertising folders, etc., and the use of cheaper grades of paper, but this condition is purely temporary and will inevitably change for the better as soon as general business conditions improve.

As regards the allegation of inferior quality products and offensive management, I am not aware of any foundation for this. "Saturday Night" and the other journals published by the Consolidated Press Limited use Canadian-made paper exclusively, and have never used anything else, and have always found the Canadian product equal to the best that was available from other sources. Furthermore, the Consolidated Press has always had the most courteous and obliging of treatment from Canadian paper manufacturers. I am confident that the Consolidated Press' experiences in these respects would be found to be the general rule in Canada.

The company which publishes "Saturday Night" does not buy exclusively made-in-Canada products solely to be patriotic, but also because it finds that the most satisfactory results from a business standpoint are achieved by so doing.

Attention, Attorney-General!

Editor, Gold and Dross:

Some years ago a friend of mine, a widow, bought some shares of stock in a Montreal concern called the Wright Flexible Axle Motors, Limited. Recently she was advised that the name had been changed to Wright-Martin Motors Corporation Limited, and since then she has been pestered by solicitations to put more money into the company. Knowing I am a subscriber to "Saturday Night" she has asked me to find out whether such a step would be advisable. The company is urging her to buy the new shares, saying that the present offering is an unusual opportunity.

—M. P., Valleyfield, Que.

Your friend will be acting very unwisely, I think, if she puts another cent into this proposition. Although it is some six years since these people first raised money from the public to develop patents on a flexible axle, no practical results of interest to shareholders have been achieved so far, and little, if any, real progress appears to have been made in the direction of establishing the undertaking on a profits-earning basis.

The funds already raised have been considerable—about \$700,000 by the original syndicate and around \$500,000 by the company (Wright Flexible Axle Motors Limited) which succeeded it—and now a further stock-selling campaign has been launched under the name of Wright-Martin Motors Corporation Limited. Incidentally, the same people, headed by James A. Wright, President, have been behind the venture from the start. During these years the shareholders have repeatedly been told that the company would shortly be in "peak production," but there is no evidence that the company is any further advanced today than it was a couple of years ago.

The present stock-selling campaign is based on the company's acquisition of rights to manufacture what the company calls the "Martin Midget Car." In my opinion, Wright Flexible Axle Motors Limited are guilty of deliberate misrepresentation when they issue a "warning" to shareholders worded as follows: "Our acquisition of the Martin Midget Car manufacturing rights is going to result in your stock being extremely valuable, with the natural result that unscrupulous

persons in no way connected with the company will endeavor to take advantage of this attractive situation by attempting to buy or sell our stock to yours and the company's disadvantage. Do not sell your stock at this time. We strongly urge that you increase your present holdings and hold for substantial profits."

This is obviously designed to create an entirely false picture in the minds of uninformed shareholders. The company well knows that there has been no rush by "unscrupulous persons" or others to buy the company's stock. Instead, it is the company itself which is trying hard to dispose of its stock by unscrupulous means. In my opinion the putting of more money into this venture would just be another case of throwing good money after bad.

The Attorney-General's Department of the Province of Quebec might well institute an investigation of this whole undertaking, and then if it finds that such action is desirable, take steps to protect the public by stopping the sale of further stock.

Dominion Stores

Editor, Gold and Dross:

A friend of mine in the brokerage business told me that Dominion Stores had done well in 1930 and that its stock was now a good buy for some money which I got at the end of the year. He says I will get a good yield and that I can expect progress from the company. This sounds good but I always make a practice of asking your advice before buying. I think that as a result I have a pretty sound list. Will you oblige me again on Dominion Stores?

—V. S., Kitchener, Ont.

Since you have a "pretty sound list," I take it that you have a background of conservative investments, and if that is the case I think you might reasonably put some money into Dominion Stores for the sake of the high yield. At current prices of around 15, this is 8 per cent., on the basis of the \$1.20 annually.

With respect to the continuance of the dividend—the important point—an official statement indicated that earnings for 1930 amounted to approximately \$1.90 per share. This, while not a very wide margin over requirements, appears adequate in view of the company's satisfactory liquid position. The \$1.90 figure compares with \$2.12 in 1929, while total sales for the year showed a decrease of only 2.1 per cent. In my opinion, Dominion Stores came through a bad business year very satisfactorily and the future, I believe, should witness substantial improvement.

The company has, at the present time more than \$1,250,000 in cash, out on call, and 527 stores in profitable operation. Dominion Stores is, as you know the largest grocery chain in Canada, and its able management seems to be able to deal satisfactorily with much aggressive competition. During the past year the company equipped a larger number of its units for the handling of meat, which should provide additional revenue. I understand that the cost of this was taken care of from 1930 earnings.

De Forest Crosley Attractive

Editor, Gold and Dross:

What would you say to the idea of picking up a little De Forest Crosley common stock just now? I note that it is yielding eight per cent, which is a good return and I hear the company has been doing well, in spite of the depression. Is this right and what is your opinion of this stock?

—L. S., Toronto, Ont.

The yield of eight per cent, to which you refer is in itself an indication of the speculative nature of this stock; if you realize that you are not making a gilt-edged investment, but are willing to accept a certain amount of risk in return for the high yield, I think you might well buy some De Forest Crosley common. I am assuming, of course, that this would represent only a portion of your funds and that you have a background of conservative investments.

In striking contrast to a number of companies across the border, most Canadian radio manufacturers experienced a very satisfactory year in 1930 and De Forest Crosley is no exception. Sales are ahead of 1929, according to the most recent figures available and the company, which is ably and aggressively managed, has apparently firmly established the popularity of its product with the public. While it is impossible to forecast the future of radio sales, De Forest Crosley would appear to be in an advantageous position to care for any development.

I do not think, despite the high return, that the dividend of 20 cents quarterly is in any danger. For the fifteen months ended March 31 last, the company earned \$1.61 per share as against \$1.48 in the previous twelve months, thus showing a good margin in both periods. I am inclined to believe that when returns are available for the current fiscal year, the company will be found to have done at least equally well.

Lake Superior Common

Editor, Gold and Dross:

I have some Lake Superior Corporation common stock which I have held for a good many years. I suppose I should have sold it in 1929 when the price was good but I missed the boat. Now I hear about an exchange offer for this stock. Shareholders are to be given a preferred and common stock, I think. Would you advise me to make the exchange and what do you think the prospects are?

—J. D., Montreal, Que.

Yes, I think it would be wise to exchange your Lake Superior stock for that of the new holding company, Algoma Consolidated Corporation, and I imagine that practically all shareholders will do so. As a matter of fact, the new set-up which has been announced is a

NOTICE TO READERS

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GOLD & DROSS

result of years of negotiation with bondholders in England and the achievement of the present directors of Lake Superior is, I think, very creditable.

For years the guarantee of the bonds of the Algoma Central Railway and Algoma Central Terminals constituted a veritable milestone for Lake Superior and prevented the very necessary expansion which must be undertaken if the company is to get really on its feet. Further financing, which has not as yet been announced, will be one step along the road.

The set-up of the new company, Algoma Consolidated, will consist of \$3,092,550 five per cent. cumulative income debenture stock; \$2,000,000 of seven per cent. cumulative preferred stock of \$5 par value, and 800,000 shares of common. For a share of Lake Superior common you will receive one share of the 7 per cent. preferred and one share of common. It may be some time, of course, before the common is worth very much, but I believe that the present agreement is a step in the right direction.

Lake Superior has already started putting its house in order. It has modernized the plant of its chief subsidiary, Algoma Steel, to quite an extent and it has disposed of its interest in the Algoma Eastern Railway to the Canadian Pacific. It has announced a comprehensive expansion program and quite a bit is looked for from the iron bounty given by the Ontario Government, in stimulating the use of Ontario ore. Of course the present depression has naturally halted quite a bit of the progress, but Lake Superior should be in a good position to share in the recovery of business.

POTPOURRI

J. D., Toronto, Ont. EASTMAN KODAK common is currently selling at around 155 and since the issue has not been deflated to the same extent as other high priced stocks, it is quite probable that it may go lower before any strengthening of the general list occurs. I think the stock is an excellent one for long term holding and possesses good investment value, but if you buy it now you must be prepared for the possibility of further recession. Despite the fact that the company must have felt the general business depression of 1930, I do not think the dividend is in danger, having regard to the substantial margin by which dividends have been earned in past years, and also to the company's very strong financial position. For the year ended December 31st, 1929, net income was equivalent to \$10.26 a common share, which was a 9 per cent. increase over the results for 1928. The balance sheet position as revealed at the time of the last statement was exceptionally strong. Over \$17,000,000 in cash or equivalent was shown as against total current liabilities of only \$15,000,000. Working capital totalled \$78,829,000 as compared with \$51,000,000 in 1928. The outlook for the company over a long term is very promising indeed but a moderate recession in earnings may be expected until general business conditions improve.

W. R., Toronto, Ont. I see little attraction at the present time to stocks of the electrical equipment group. Both WESTINGHOUSE and GENERAL ELECTRIC are still generously priced in comparison with the general level of stocks. Since the closing quarter of 1929, which was the most prosperous fourth quarter in the history of this industry, and the first half of 1930, did not reflect the changed conditions in business at large, earnings comparisons for the next six months are likely to be particularly unfavorable. In the case of both these companies unsatisfactory results of the radio divisions may also further tend to restrict profits.

W. E., Vancouver, B.C. I can see little attraction at the present time to the class "A" stock of BRITISH TYPE INVESTORS INCORPORATED. This company is an investment trust of the management type, and in common with most investment trusts has suffered quite a depreciation in the securities which it holds. Earnings for the current year are, however, reported to be slightly above those of last year. Until such time as business in general picks up, and the market becomes stronger, I can see little prospect for appreciation in this stock, and consequently little attraction to it as a buy at the present time.

S. B., Trenton, Ont. I would suggest that you communicate with the Royal Trust Company at Toronto, in connection with your bonds of YORK APARTMENTS LIMITED. Interest has not been paid on this issue for some time, and last reports indicated that the situation was not particularly bright. The Royal Trust Company is trustee for the bondholders, and is no doubt taking the best action possible under the circumstances to protect your interests.

B. J., Barwick, Ont. NORDON has very fair speculative possibilities, but nevertheless I doubt that they are bright enough to warrant increasing your commitments in the

issue, especially when so many other investments are currently available at attractive prices. However, neither would I advise selling the stock you already have. A large part of the decline in price is not due to conditions affecting Nordon itself, but to the general weakness of the stock market and the lack of public enthusiasm for common stocks. I would suggest waiting and reconsidering the matter of holding or selling when the market becomes stronger, which is only a matter of time. You should be able to get a better price then, if you want to sell, or the outlook for Nordon at that time may give you more reason for holding.

N. M., Medicine Hat, Alta. After consideration of all the known factors I would advise that you hold NORANDA and HOWEY. The former has cut off its disbursements, temporarily, to conserve its cash and to get ahead with its construction commitments in refinery. Ore developments there have been particularly good of late. The stock issue is low and any reasonable advance in price of copper will result in an immediate stock market response. You will also have the favorable factor of a return to dividends eventually. Howeys is pulling itself out of the hole and the situation looks better. Since you wrote the price has improved.

N. D., Montreal, Que. GRAHAM PAIGE is likely to show another large deficit in its annual report for 1930. In line with the extension of facilities and growth of the company's business during the last two or three years, its sales gained sharply, but substantial earning power has not been developed. The gain in sales in 1929 was offset by heavy expenses entailed by the necessity of curtailing operations in the final months of the year and of liquidating burdensome stocks. The final result for the year was a net loss of \$1,463,587, while in the initial six months of 1930 the company sustained a further loss amounting to \$880,960. Nothing is being paid on the common and distributions are remote. With the substantial arrangements of dividends on the second preferred, moreover, and the convertible feature of the latter issue, appreciation in the common would be limited, even were the company's prospects far brighter than are presently indicated.

S. J., Collingwood, Ont. You could not take action against a company for failure to pay preferred dividends on that ground alone. A preferred share is not a bond, and preferred shareholders have no mortgage on the company's assets and earnings. The company, therefore, is not compelled to pay dividends. However, shareholders would have ground for legal action against the management if it was misusing the company's funds.

T. M., North Bay, Ont. There is no investment angle to MARIBANO. It holds a raw copper prospect in Steele township, west of Cochrane, where surface work indicated a short shoot of copper pyrites, with some disseminated mineralization. Two diamond drill holes put down by an interested syndicate apparently failed to get anything interesting. Although several rumors of financing deals have been circulated in the past two years, very little has been done about it. I recall an argument between interested shareholders and the consulting engineer. Apparently the latter could not find what the former expected.

J. W., Smith's Falls, Ont. PERU, in common with other South American countries—in fact, in common with practically all countries throughout the world—is economically depressed at the present time and within the last six months the country has suffered a political upheaval in the form of a revolution. Nevertheless, advances indicate that the new government is administering the country's affairs capably and there seems reason to expect that the country's foreign bond obligations will be maintained in good standing. However, the country's economic difficulties are severe, as well as political troubles, and a purchase of the 6% 1960 bonds would undoubtedly be somewhat speculative. Against this, there is the likelihood of substantial profits accruing to present purchasers of the bonds if the country surmounts its present difficulties successfully and wins through to a more stable and satisfactory political and financial condition.

S. J., Calgary, Alta. At current quotations around 13 the common stock of RADIO CORPORATION OF AMERICA seems to be down to a level more in line with actual prospects, and undoubtedly offers possibilities as a long term speculation. However, I think the stock should only be bought on this basis as there seems little reason to hope for any important appreciation in market value in the reasonably near future. Net income for the nine months ended September 30th last amounted to only \$870,753, equivalent to a deficit of 23c a common share, as against \$13,725,876, or earnings of \$1.48 per share, for the corresponding 1929 period. As the final quarter is always the best one of the year for concerns in this industry, Radio Corporation may be able to report better results for the whole of 1930 than the showing for the nine months period would indicate, but it is not likely that the improvement will be big enough to change the picture greatly. Furthermore, the prospects for the early part of 1931 are decidedly uncertain, there being considerable danger of a recurrence of price cutting and distress offerings on the market. However, the current price of the shares would appear to have fully discounted all adversities in the current situation and in prospects, and thus for anyone who is looking solely to the longer term, the shares would appear to be a reasonable purchase at current levels.

WATCH THE GOLD MINES!

(Continued from Page 25)

in depth, while on the Sylvanite a shaft is down 2,000 feet. All along this chain of mines the sinking programs will be more aggressive in the future than in the past. In 1931 the work on Lake Shore, as well as on Wright-Hargreaves, will be carried to 3,000 feet in depth. On the Sylvanite the main shaft will be extended to 2,500 feet, while on the Kirkland Lake mine the winze will probably be carried to nearly 5,000 feet.

At the beginning of 1931 the maximum capacity of the plants in operation on the five producing mines of the Kirkland Lake gold area may be noted:

Company	Monthly Capacity
Lake Shore	\$900,000
Teck-Hughes	515,000
Wright-Hargreaves	240,000
Sylvanite	75,000
Kirkland Lake	60,000

Before the middle of 1931 the maximum capacity may be estimated at:

Company	Monthly Output
Lake Shore	\$1,000,000
Teck-Hughes	700,000
Wright-Hargreaves	250,000
Sylvanite	80,000
Kirkland Lake	65,000

Profits at present after making allowances for taxes, depreciation, and all costs amount to a rate of \$2.40 per share annually. This should increase to \$3 per share by the middle of 1931.

Teck-Hughes is realizing a profit at the beginning of 1931 which is at a rate of close to 70 cents per share annually. This may reasonably increase to a rate of nearly \$1 per share annually by the middle of 1931.

At Wright-Hargreaves the profits at the beginning of 1931 are at a rate of about 20 cents per share annually. An increase beyond this depends upon whether additional mill capacity may be provided, the outlook for which is promising.

Sylvanite is paying dividends of 4 cents per share annually, and with indications of profits reaching a rate of seven cents per share annually before the end of 1931.

The rate of earnings now actually established at each mine would amount to 10 per cent. a year on shares of the various companies selling at the following price:

Company	Price per Share
Lake Shore	\$24.00
Teck-Hughes	6.70
Wright-Hargreaves	2.00
Sylvanite	40

By the middle of 1931 the indicated performance promises to show 10 per cent. annually on shares selling as follows:

Company	Price per Share
Lake Shore	\$30.00
Teck-Hughes	10.00
Wright-Hargreaves	2.20
Sylvanite	70

This survey deals alone with construction already completed or to be finished not later than May, 1931. The question of further expansion is left in the realm of speculation—whether Lake Shore will go on and increase its mill another 40 per cent. to 3,000 tons daily, whether Teck-Hughes will find it reasonable to build still another mill unit and also aim at not far under \$1,000,000 per month, whether Wright-Hargreaves will go ahead with further

new mill construction, and whether Sylvanite and Kirkland Lake will each continue to expand.

These are things left open to conjecture, and possible to estimate only as work proceeds. It is sufficient at this time to deal with realities, the facts in connection with which are abundantly reassuring.

A factor that is doubly important at this time of business depression is that in which the adverse conditions which have come to trouble many other lines of industry is really beneficial to the gold mines. Nothing can occur to reduce the value of gold, which remains standard, while many things are happening which are helping to reduce the cost of producing the gold.

NO UPTURN YET

(Continued from Page 25)

will deem conditions favourable for a big attempt to convert the 5 per cent. War Loan, and the City is sceptical as regards the possibility of a successful operation in the near future. But were such an operation to be successfully carried through, and British credit thereby enhanced, benefit would again accrue to holders of gilt-edged securities.

Finally, let us take comfort from two thoughts. In due time the world depression will begin to clear, and if history is to repeat itself, general stock market recovery is likely to precede industrial revival by a period of some months. And, when the time comes, it looks as though London markets will be in a sound position to respond quickly and strongly to the return of economic hope.

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Architects Building	1945	98.00	6.20%
6% 1st mortgage bonds.			
Balfour Building	1943	97.00	6.30%
6% 1st mortgage bonds.			
Gatineau Power Co.	1941	94.00	6.80%
6% debentures.			
A. J. Freiman, Limited		85.75	7.00%
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Concerning Insurance

Cover for Impaired Lives

Protection Now Available for Large Groups of Persons
Formerly Classed as Uninsurable
By GEORGE GILBERT

ONLY a generation or so ago many of those who were most in need of life insurance protection for their families could not obtain it at any price, because they did not come up to a certain standard as regards physical condition, family history, habits or occupation. That is, if you were not a standard risk, you were rejected.

With the advance in the science of life underwriting which has taken place in recent years, and the accumulation of mortality data in regard to the extra death strain caused by various impairments, it is now possible for large groups of persons, formerly outside the pale altogether, to obtain life insurance on equitable terms, the premium charge being rated up according to the specific impairment or impairments in each case. Thus the normal premium is increased to correspond with the average extra mortality shown by those with such impairments.

At first there was undoubtedly a great deal of prejudice in some quarters against the insuring of these so-called sub-standard lives. Those companies which led in this advance were subjected to much criticism by their competitors, who frequently went out of their way in efforts to shake public confidence in the stability and safety of such pioneer companies by charging them publicly with doing business on "rotten risks". Policyholders of these companies also complained in many cases on the ground that the acceptance of such risks was likely to jeopardize the safety of their insurance or at all events reduce the dividend returns on their policies.

However, with the more general diffusion of better information as to the mortality of persons with impairments, it was not long before it began to be recognized that certain sub-standard risks could be as safely written as standard risks, by charging premiums which would constitute a fair measure of the additional death losses incurred on impaired lives. So this class of business was developed to substantial proportions, particularly by the larger companies. And it was developed along sound lines, because those who, on account of impairments, have to pay an extra premium for their insurance, or what amounts to the same thing—have their age rated up, are paying relatively no more for their protection than those who are accepted at standard rates; while those admitted at standard rates are not affected adversely by the admission of sub-standard lives, as such lives are paying an equivalent in the way of extra premium for the extra risk.

These scientific investigations into the mortality experience of impaired lives, which made possible the extension of protection to many groups of hitherto uninsurable persons, have also brought out a great deal of valuable information of direct benefit to the general public as well as to insurance policyholders.

For instance, it was believed for many years that tuberculosis was inherited. The statistics of insurance companies proved that the death rate of persons with a family history of tuberculosis was largely dependent upon their relative weight, so that a group of young lightweight persons without such a family history is likely to have a higher death rate from tuberculosis than a group of the same age with such a history but who are

10 per cent. to 15 per cent. overweight. It was also through the life companies that the practice of taking blood pressure observations became popular, and through their statistics that the average blood pressure became known. The serious effect of high blood pressure, or the conditions which caused it, thus came to be recognized by the medical profession. Their statistics furnished the first proof that a somewhat lower blood pressure than the average was better for individuals.

They have also brought the question of overweight from the realm of opinion or guess work into that of fact. Their investigations have shown that the best weight from the standpoint of longevity is not the average weight, but that persons who are slightly overweight at the younger ages are the longest lived, and that at the older ages those who are 10 per cent. to 15 per cent. underweight live longest.

As an indication of the rapid development of insurance on sub-standard lives, it may be pointed out that over two-thirds of the risks formerly declined on account either of hazardous occupation or physical impairment, are now accepted by the companies. The fact that the average policy on these sub-standard lives is only \$2,000, with an average annual premium of about \$75, is convincing evidence that this form of insurance is furnishing needed coverage to thousands and thousands of men and women in moderate circumstances, who would otherwise be left without protection.

Life Insurance Sales Congresses

WITH the commendable object of raising the standard of life underwriting in Canada and assisting field men in achieving bigger and better success in their work, a series of Sales Congresses are being held under the auspices of the Life Underwriters Association of Canada.

Places and dates are as follows: Toronto, January 21 and 22; Hamilton, January 22 and 23; London, January 23; Ottawa, January 26 and 27; Montreal, January 27 and 28; Winnipeg, February 16; Saskatoon, February 18 and 19; Edmonton, February 19 and 20; Calgary, February 20 and 21; Vancouver, February 23 and 24; Vancouver, February 25.

Practical men, well qualified as speakers and instructors, will deal with such subjects as "Prospecting", "Handling Objections", "Meeting Individual Needs Through the Medium of Life Insurance", "Successful Life Underwriting—What Does it Mean?", "Planning the Sale", "Life Insurance as an Investment", "Closing the Sale", etc.

INSURANCE INQUIRIES

Editor, Concerning Insurance: Recently I was visited by an agent of a certain large life company. On finding out the amount and character of insurance I carry and that I felt I couldn't pay for more, he suggested my dropping my present policy. He suggested that the company carrying my insurance was not very strong and was not growing rapidly and criticized my type of policy with them. It is a three thousand dollar one convertible within eight years. Though costing only twenty-five dollars a year, on account of the convertible privilege it will become decidedly more expensive when the change is made.

What do you think of his criticisms? Should I follow his advice?

—W. M. W., Gore Bay, Ont.

As you are obtaining only temporary protection under your term policy, it would be advisable to change it as soon as possible into a whole life, 20-pay life, or some other form of policy furnishing permanent protection.

Seeing that your present policy has no asset value which you would sacrifice by buying insurance from another company, there is no reason why you should not find out where you can get the best value for your money, before purchasing another policy.

The company now carrying your insurance is in a sound financial position and safe to insure with, and, while not as large as the other mentioned, furnishes just as ample security to its policyholders, though the dividends so far paid on its participating policies have not been as attractive.

Accordingly, it would be well to find out what that company has to offer, as well as what other companies can do for you for the money, before coming to a decision.

Editor, Concerning Insurance:

Having been a constant subscriber to your paper for many years, and frequently obtaining desirable information from Financial Section, I would



WILL SPEAK AT SALES CONGRESS

Tressler W. Callihan, who will participate in the Life Insurance Sales Congresses to be held this month at Toronto, Hamilton and London. After teaching mathematics in High School for five years, serving as Principal for two years, and as Superintendent of Schools for four years and doing research work in the training of individuals, he started his life insurance career in 1922, and is now in charge of the Sales Research Department of the John Hancock Mutual Life and manager of the Company's Ordinary Agencies.

indeed appreciate it if you would let me have any particulars you may happen to have as to the standing and reliability and general strength of the Northwestern National Insurance Co. I represent a number of tariff companies, and have been approached by this company to add their agency to my list and owing to the very high rates obtainable by many of the tariff companies I have little doubt I could do considerable business if I could write at a lower rate than that quoted by the Board, so would appreciate any information you could let me have.

—H. C., Selkirk, Man.

Northwestern National Insurance Co., has been in business since 1869, and has been operating in Canada under Dominion license since 1912. It has a deposit with the Dominion Government of \$383,253 (accepted at \$355,128) for the protection of Canadian policyholders.

It is a strong financial position and safe to insure with. At the end of 1929, the latest date for which Government figures are available, its total assets in Canada were \$1,125,390.71, while its total liabilities here amounted to \$260,573.31, showing a surplus in this country of \$864,817.40.

Its head office financial statement shows total admitted assets at that date of \$15,915,330.14, and total liabilities except capital of \$9,421,399.35, leaving a surplus as regards policyholders of \$6,493,930.79. As the paid up capital was \$2,000,000.00, there was a net surplus over paid up capital and all liabilities of \$4,493,930.79, showing the strength of its financial position.

Editor, Concerning Insurance: Will you please give me a report on the Empire Life Insurance Company of Toronto. Is this company safe? A client of mine has a \$2,000 policy in it and we want to know whether it is certain that the policy will be collectable at the date of maturity.

—P. C. D., Richmond, Que.

You need have no misgivings with regard to the safety or collectability of the insurance.

The Empire Life Insurance Company has been in business since 1923, and operates under Provincial charter and license. It is regularly licensed in the Province of Quebec and in the other Provinces in which it carries on business.

It has a deposit with the Government of \$103,000 for the protection of policyholders, and is safe to insure with. At the end of 1929 its total assets were \$1,673,660.38, while its total liabilities except capital amounted to \$1,248,727.64, showing a surplus as regards policyholders of \$424,932.74. Policyholders are accordingly amply protected. The paid up capital at the end of the year was \$471,220.00.

Total income in 1929, excluding receipts on account of capital stock, was \$586,595.92 against expenditures of \$440,284.30, being an excess of receipts over disbursements of \$146,311.62.

Editor, Concerning Insurance: Concerning policy (Ten Year Accumulative Installment Certificate) with Investors Syndicate, Minneapolis, Minnesota. Also Certificate of Membership, Canadian Mutual Benefit Association, Rogers Bldg., Granville St., Vancouver, B.C.

What is your opinion of these two companies?

Although a subscriber for over twenty years to SATURDAY NIGHT, it was only recently that I noticed the special and particular detailed advice given to readers; the large field covered, the stress laid on Canadian companies, and attention to outsiders maintaining government deposits under Canadian license for protection of policyholders.

—A. M., Ruskin, B.C.

The ten year accumulative installment certificate of Investors Syndicate, Minneapolis, Minnesota, is not to be confused with a ten year endowment policy issued by a life insurance company, as it does not furnish the

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Why Mr. Bennett Aids the Farmers

(Continued from Page 25)
compared with 7.2 in New Mexico, the high point of wheat consumption in the United States. This compares with 9.9 bushels per capita in Canada, highest in the world. There is in consequence a large export surplus of wheat year in year out in the United States.

During 1930, the wheat stabilisation board, subsidiary of the Federal Farm Board, continued to buy wheat on the market in sufficient quantities to lift prices. But production in 1930 was at a level where that could be done; how the plan would operate in a year of larger production remains to be proven.

Sir Josiah Stamp, whom Lloyd George termed the world's greatest practical economist, warned that the plan in operation "would appreciably increase the volume of exports if the domestic price is to be raised. That the domestic price increase will result in decreased demand, thus increasing further the volume that must be exported. That the new method of handling exports will result in a downward tendency in the world price. That, influenced by a rising price, farmers will push production further and increase the total supply on the market. That cost of living would be enhanced, leading to a wide circle of demands for increased wages. That unfavorable international reactions may result."

From which it is plain that even with limited production and large population, the American plan is beset with difficulty, and that in Canada where we have annual export surplus of 300 million bushels it is quite impossible to "stabilise" prices to an extent that would lift them as was done in the United States last year. It is worthy of note that July wheat was quoted at 62½, Chicago, Dec. 30, in comparison with 57¼ Winnipeg, a spread of only 5½ cents in contrast to a difference of 23½ cents on December wheat. Evidently the market leaders see little assurance of high comparative prices after May.

In view of the special legislation passed at the September emergency session of Parliament, it might appear to be equitable treatment that the price of wheat should be pegged at 70 cents. What would that cost the country? Payment of a subsidy of 25 cents a bushel on a 400 million bushel crop would cost \$100,000,000, quite apart from administration, an undertaking which, in the light of federal public finance, is entirely out of the question. Even a straight bounty of 10 cents a bushel, would cost \$40,000,000 a year if put into effect.

Chairman Legge of the U. S. Federal Farm Board is credited with seeing a prospect for 70 cent wheat before May. If he proves correct in his estimate of prospects, Canadian farmers will get their wish without cost to the country. It may be recalled that Parliament voted \$20,000,000 for unemployment relief, and the program outlined by the Prime Minister at Regina will call for a substantial outlay. The immediate prospect for better prices are not bright, but changes sometimes arise in unexpected ways.

There is a disposition in Canadian grain circles, as well as in politics, to place higher value than formerly on the proposals for a quantity preference in the British markets, usually termed a quota, as likely to afford Canadian wheat a more secure market than would be probable in view of the situation developing in world markets.

The United Kingdom is by far the best market available for Canadian wheat and flour. In the 12 months ending with October, 1930, exports of these commodities amounted to \$237,565,276 in value, of which \$140,502,852 went to the United Kingdom, representing 135,743,584 bushels of wheat. For the previous period exports of wheat, as wheat and flour, were 193,233,038 bushels, clear indication of the buying capacity of that market.

The records for the crop year ending July 31, 1929, were even better, for out of total exports of 331,963,283 bushels of wheat and flour, 215,679,171 bushels went to the United Kingdom. It may not be the privilege of Canadian exporters to equal that season for a time, but it sets a standard by which to measure British buying power.

The United Kingdom may be estimated as importing 400 million bushels of wheat annually. In recent years 45% to 47% has been purchased from Empire growers. It is now proposed to increase that to 55%, with 66% as

the standard for the Empire quota plus 25% of British requirements to be from home-grown wheat. That would leave less than 10% for foreign grown wheat. Canada could compete to supply the remaining 9%. A part of the plan is to leave it to the dominions to agree on their portions of the total quota.

Assuming that Canada would be called upon to supply half to two-thirds of the Empire quota, that would mean that Canada would sell a maximum of 175 million bushels of wheat, plus flour. That may not appear attractive to Canadians in the light of the records of exports, but it is well to recollect that in this time of heavy production and the prospect of increased Russian exports, a secure market for 175 million bushels of wheat is a prize not to be passed, if it can be won.

Current low prices for wheat direct attention to the cost of raising wheat. In November 1923 the U. S. tariff commission sent out an elaborate questionnaire on the cost of raising wheat, with a view to determining if the existing duty of 30 cents a bushel were adequate. The following month a thorough inquiry was started to ascertain the cost of producing wheat in Canada, this country being the chief competitor of the United States in world markets. Groups of three men began work in Manitoba and Alberta, later converging in Saskatchewan. They made an average of 18 records in each locality visited, four in Alberta, three in Manitoba and five in Saskatchewan. Cost of land per acre, rental rates, labor, annual yield, all over a period of three years were tabulated.

There were marked differences in cost at different points in each province, Manitoba showing 80 cents a bushel at Hamiota and \$1.31 at Melita in 1923, and 69 cents and 98 cents over a period of three years, 1921-23 inclusive. In Alberta wheat was produced at Westlock for 60 cents a bushel, but it cost 84 cents at Lethbridge. In Saskatchewan wheat cost 71 cents at Melfort; \$1.01 at North Battleford, and \$1.04 at Alameda. Making an estimated weighted average from the reports from all points in the three provinces, the cost of producing wheat was 71 cents for Alberta; 78 cents for Manitoba, and 89 cents a bushel for Saskatchewan.

That would mean a weighted average of about 85 cents a bushel for the three provinces. It will be recalled that the cost of production in all industries in 1921-24 was higher than in 1930, hence it would appear that the pegged price of 70 cents demanded for the wheat of 1930 crop was based upon the average cost of production.

In discussing the report Secretary of Agriculture Henry C. Wallace, placed emphasis on the advantages of the Canadian farmer with superior soil and higher yield per acre, and in lower investment and lower freight rates to lake ports. He directed attention to the ten year average of hard spring wheat in the Prairie Provinces, 1913-22, being 15 to 16 bushels per acre in contrast to 10.6 to 14.3 per acre in Minnesota, Montana and the Dakotas. The average value of farm land in all Canada was \$40 per acre compared with \$79 in the United States, values ranging from \$24 to \$32 per acre in the Prairie Provinces against \$46 to \$110 in the northwestern states. The superior quality of Canadian wheat was stressed, as high in protein content and, therefore, of higher market value. In relation to freight rates it was pointed out that taking seven points equidistant from the head of the lakes, on both sides of the border, that the Canadian farmer saved 7 to 10 cents a bushel to lakehead ports.

From all of which it may be deduced: (1) that wheat cannot be produced for less than 70 cents a bushel; (2) That the wide spread of 24 cents a bushel between Winnipeg and Chicago cannot be expected to continue; (3) That the British market is most desirable for Canadian wheat and that Canada should be ready and willing to meet any British proposals for securing that market with corresponding reciprocal advantages to British traders; (4) That the government of Canada is well advised in taking such steps as are warranted by the economic situation to aid the grain growers of the Prairie Provinces in maintaining their industry, and in so improving their position as self-sustaining producers as will enable them to weather the stress and storm of this period.

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Concerning Insurance

Cover for Impaired Lives

Protection Now Available for Large Groups of Persons Formerly Classed as Uninsurable

By GEORGE GILBERT

ONLY a generation or so ago many of those who were most in need of life insurance protection for their families could not obtain it at any price, because they did not come up to a certain standard as regards physical condition, family history, habits or occupation. That is, if you were not a standard risk, you were rejected.

With the advance in the science of life underwriting which has taken place in recent years, and the accumulation of mortality data in regard to the extra death strain caused by various impairments, it is now possible for large groups of persons, formerly outside the pale altogether, to obtain life insurance on equitable terms, the premium charge being rated up according to the specific impairment or impairments in each case. Thus the normal premium is increased to correspond with the average extra mortality shown by those with such impairments.

At first there was undoubtedly a great deal of prejudice in some quarters against the insuring of these so-called sub-standard lives. Those companies which led in this advance were subjected to much criticism by their competitors, who frequently went out of their way in efforts to shake public confidence in the stability and safety of such pioneer companies by charging them publicly with doing business on "rotten risks". Policyholders of these companies also complained in many cases on the ground that the acceptance of such risks was likely to jeopardize the safety of their insurance or at all events reduce the dividend returns on their policies.

However, with the more general diffusion of better information as to the mortality of persons with impairments, it was not long before it began to be recognized that certain sub-standard risks could be as safely written as standard risks, by charging premiums which would constitute a fair measure of the additional death losses incurred on impaired lives. So this class of business was developed to substantial proportions, particularly by the larger companies. And it was developed along sound lines, because those who, on account of impairments, have to pay an extra premium for their insurance, or—what amounts to the same thing—have their age rated up, are paying relatively no more for their protection than those who are accepted at standard rates; while those admitted at standard rates are not affected adversely by the admission of sub-standard lives, as such lives are paying an equivalent in the way of extra premium for the extra risk.

These scientific investigations into the mortality experience of impaired lives, which made possible the extension of protection to many groups of hitherto uninsurable persons, have also brought out a great deal of valuable information of direct benefit to the general public as well as to insurance policyholders.

For instance, it was believed for many years that tuberculosis was inherited. The statistics of insurance companies proved that the death rate of persons with a family history of tuberculosis was largely dependent upon their relative weight, so that a group of young lightweight persons without such a family history is likely to have a higher death rate from tuberculosis than a group of the same age with such a history but who are

10 per cent. to 15 per cent. overweight. It was also through the life companies that the practice of taking blood pressure observations became popular, and through their statistics that the average blood pressure became known. The serious effect of high blood pressure, or the conditions which caused it, thus came to be recognized by the medical profession. Their statistics furnished the first proof that a somewhat lower blood pressure than the average was better for individuals.

They have also brought the question of overweight from the realm of opinion or guess work into that of fact. Their investigations have shown that the best weight from the standpoint of longevity is not the average weight, but that persons who are slightly overweight at the younger ages are the longest lived, and that at the older ages those who are 10 per cent. to 15 per cent. underweight live longest.

As an indication of the rapid development of insurance on sub-standard lives, it may be pointed out that over two-thirds of the risks formerly declined on account either of hazardous occupation or physical impairment, are now accepted by the companies. The fact that the average policy on these sub-standard lives is only \$2,000, with an average annual premium of about \$75, is convincing evidence that this form of insurance is furnishing needed coverage to thousands and thousands of men and women in moderate circumstances, who would otherwise be left without protection.

Life Insurance Sales Congresses

WITH the commendable object of raising the standard of life underwriting in Canada and assisting field men in achieving bigger and better success in their work, a series of Sales Congresses are being held under the auspices of the Life Underwriters Association of Canada.

Places and dates are as follows: Toronto, January 21 and 22; Hamilton, January 22 and 23; London, January 23; Ottawa, January 26 and 27; Montreal, January 27 and 28; Winnipeg, February 16; Saskatoon, February 18 and 19; Edmonton, February 19 and 20; Calgary, February 20 and 21; Vancouver, February 23 and 24; Vancouver, February 25.

Practical men, well qualified as speakers and instructors, will deal with such subjects as "Prospecting", "Handling Objections", "Meeting Individual Needs Through the Medium of Life Insurance", "Successful Life Underwriting—What Does it Mean?", "Planning the Sale", "Life Insurance as an Investment", "Closing the Sale", etc.

INSURANCE INQUIRIES

Editor, Concerning Insurance: Recently I was visited by an agent of a certain large life company. On finding out the amount and character of insurance I carry and that I felt I couldn't pay for more, he suggested my dropping my present policy. He suggested that the company carrying my insurance was not very strong and was not growing rapidly and criticized my type of policy with them. It is a three thousand dollar one convertible within eight years. Though costing only twenty-five dollars a year now, on account of the convertible privilege it will become decidedly more expensive when the change is made.

What do you think of his criticisms? Should I follow his advice?

—W. M. W. Gore Bay, Ont.

As you are obtaining only temporary protection under your term policy, it would be advisable to change it as soon as possible into a whole life, 20-pay life, or some other form of policy furnishing permanent protection.

Seeing that your present policy has no asset value which you would sacrifice by buying insurance from another company, there is no reason why you should not find out where you can get the best value for your money, before purchasing another policy.

The company now carrying your insurance is in a sound financial position and safe to insure with, and, while not as large as the other mentioned, furnishes just as ample security to its policyholders, though the dividends so far paid on its participating policies have not been as attractive.

Accordingly, it would be well to find out what that company has to offer, as well as what other companies can do for you for the money, before coming to a decision.

Editor, Concerning Insurance:

Having been a constant subscriber to your paper for many years, and frequently obtaining desirable information from Financial Section, I would



WILL SPEAK AT SALES CONGRESS

Tressler W. Callihan, who will participate in the Life Insurance Sales Congresses to be held this month at Toronto, Hamilton and London. After teaching mathematics in High School for five years, serving as Principal for two years, and as Superintendent of Schools for four years and doing research work in the training of individuals, he started his life insurance career in 1922, and is now in charge of the Sales Research Department of the John Hancock Mutual Life and manager of the Company's Ordinary Agencies.

indeed appreciate it if you would let me have any particulars you may happen to have as to the standing and reliability and general strength of the Northwestern National Insurance Co. I represent a number of tariff companies, and have been approached by this company to add their agency to my list and owing to the very high rates obtainable by many of the tariff companies I have little doubt I could do considerable business if I could write at a lower rate than that quoted by the Board, so would appreciate any information you could let me have.

—H. C. Selkirk, Man.

Northwestern National Insurance Co., has been in business since 1869, and has been operating in Canada under Dominion license since 1912. It has a deposit with the Dominion Government of \$383,253 (accepted at \$355,128) for the protection of Canadian policyholders.

It is a strong financial position and safe to insure with. At the end of 1929, the latest date for which Government figures are available, its total assets in Canada were \$1,125,390.71, while its total liabilities here amounted to \$260,573.31, showing a surplus in this country of \$864,817.40.

Its head office financial statement shows total admitted assets at that date of \$15,915,330.14, and total liabilities except capital of \$9,421,399.35, leaving a surplus as regards policyholders of \$6,493,930.79. As the paid up capital was \$2,000,000.00, there was a net surplus over paid up capital and all liabilities of \$4,493,930.79, showing the strength of its financial position.

Editor, Concerning Insurance:

Will you please give me a report on the Empire Life Insurance Company of Toronto. Is this company safe? A client of mine has a \$2,000 policy in it and we want to know whether it is certain that the policy will be collectable at the date of maturity.

—P. C. D. Richmond, Que.

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The Empire Life Insurance Company has been in business since 1923, and operates under Provincial charter and license. It is regularly licensed in the Province of Quebec and in the other Provinces in which it carries on business.

It has a deposit with the Government of \$103,000 for the protection of policyholders, and is safe to insure with. At the end of 1929 its total assets were \$1,673,660.38, while its total liabilities except capital amounted to \$1,248,727.64, showing a surplus as regards policyholders of \$424,932.74. Policyholders are accordingly amply protected. The paid up capital at the end of the year was \$471,220.00.

Total income in 1929, excluding receipts on account of capital stock, was \$586,595.92 against expenditures of \$440,284.30, being an excess of receipts over disbursements of \$146,311.62.

Editor, Concerning Insurance:

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Although a subscriber for over twenty years to SATURDAY NIGHT, is was only recently that I noticed the special and particular detailed advice given to readers: the large field covered, the stress laid on Canadian companies, and attention to outsiders maintaining government deposits under Canadian license for protection of policyholders.

—A. M. Ruskin, B.C.

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Why Mr. Bennett Aids the Farmers

(Continued from Page 25)
compared with 7.2 in New Mexico, the high point of wheat consumption in the United States. This compares with 9.9 bushels per capita in Canada, highest in the world. There is in consequence a large export surplus of wheat year in year out in the United States.

During 1930, the wheat stabilisation board, subsidiary of the Federal Farm Board, continued to buy wheat on the market in sufficient quantities to lift prices. But production in 1930 was at a level where that could be done; how the plan would operate in a year of larger production remains to be proven.

Sir Josiah Stamp, whom Lloyd George termed the world's greatest practical economist, warned that the plan in operation "would appreciably increase the volume of exports if the domestic price is to be raised. That the domestic price increase will result in decreased demand, thus increasing further the volume that must be exported. That the new method of handling exports will result in a downward tendency in the world price. That, influenced by a rising price, farmers will push production further and increase the total supply on the market. That cost of living would be enhanced, leading to a wide circle of demands for increased wages. That unfavorable international reactions may result."

From which it is plain that even with limited production and large population, the American plan is beset with difficulty, and that in Canada where we have annual export surplus of 300 million bushels it is quite impossible to "stabilise" prices to an extent that would lift them as was done in the United States last year. It is worthy of note that July wheat was quoted at 62½, Chicago, Dec. 30, in comparison with 57¼ Winnipeg, a spread of only 5½ cents in contrast to a difference of 23½ cents on December wheat. Evidently the market leaders see little assurance of high comparative prices after May.

In view of the special legislation passed at the September emergency session of Parliament, it might appear to be equitable treatment that the price of wheat should be pegged at 70 cents. What would that cost the country? Payment of a subsidy of 25 cents a bushel on a 400 million bushel crop would cost \$100,000,000, quite apart from administration, an undertaking which, in the light of federal public finance, is entirely out of the question. Even a straight bounty of 10 cents a bushel would cost \$40,000,000 a year if put into effect.

Chairman Legge of the U. S. Federal Farm Board is credited with seeing a prospect for 70 cent wheat before May. If he proves correct in his estimate of prospects, Canadian farmers will get their wish without cost to the country. It may be recalled that Parliament voted \$20,000,000 for unemployment relief, and the program outlined by the Prime Minister at Regina will call for a substantial outlay. The immediate prospect for better prices are not bright, but changes sometimes arise in unexpected ways.

There is a disposition in Canadian grain circles, as well as in politics, to place higher value than formerly on the proposals for a quantity preference in the British markets, usually termed a quota, as likely to afford Canadian wheat a more secure market than would be probable in view of the situation developing in world markets.

The United Kingdom is by far the best market available for Canadian wheat and flour. In the 12 months ending with October, 1930, exports of these commodities amounted to \$237,565,276 in value, of which \$140,502,852 went to the United Kingdom, representing 135,743,584 bushels of wheat. For the previous period exports of wheat, as wheat and flour, were 193,233,038 bushels, clear indication of the buying capacity of that market.

The records for the crop year ending July 31, 1929, were even better, for out of total exports of 331,963,283 bushels of wheat and flour, 215,679,171 bushels went to the United Kingdom. It may not be the privilege of Canadian exporters to equal that season for a time, but it sets a standard by which to measure British buying power.

The United Kingdom may be estimated as importing 400 million bushels of wheat annually. In recent years 45% to 47% has been purchased from Empire growers. It is now proposed to increase that to 55%, with 66% as

the standard for the Empire quota plus 25% of British requirements to be from home-grown wheat. That would leave less than 10% for foreign grown wheat. Canada could compete to supply the remaining 9%. A part of the plan is to leave it to the dominions to agree on their portions of the total quota.

Assuming that Canada would be called upon to supply half to two-thirds of the Empire quota, that would mean that Canada would sell a maximum of 175 million bushels of wheat, plus flour. That may not appear attractive to Canadians in the light of the records of exports, but it is well to recollect that in this time of heavy production and the prospect of increased Russian exports, a secure market for 175 million bushels of wheat is a prize not to be passed, if it can be won.

Current low prices for wheat direct attention to the cost of raising wheat. In November 1923 the U. S. tariff commission sent out an elaborate questionnaire on the cost of raising wheat, with a view to determining if the existing duty of 30 cents a bushel were adequate. The following month a thorough inquiry was started to ascertain the cost of producing wheat in Canada, this country being the chief competitor of the United States in world markets. Groups of three men began work in Manitoba and Alberta, later converging in Saskatchewan. They made an average of 18 records in each locality visited, four in Alberta, three in Manitoba and five in Saskatchewan. Cost of land per acre, rental rates, labor, annual yield, all over a period of three years were tabulated.

There were marked differences in cost at different points in each province, Manitoba showing 80 cents a bushel at Hamiota and \$1.31 at Melita in 1923, and 69 cents and 98 cents over a period of three years, 1921-23 inclusive. In Alberta wheat was produced at Westlock for 60 cents a bushel, but it cost 84 cents at Lethbridge. In Saskatchewan wheat cost 71 cents at Melfort; \$1.01 at North Battleford, and \$1.04 at Alameda. Making an estimated weighted average from the reports from all points in the three provinces, the cost of producing wheat was 71 cents for Alberta; 78 cents for Manitoba, and 89 cents a bushel for Saskatchewan.

That would mean a weighted average of about 85 cents a bushel for the three provinces. It will be recalled that the cost of production in all industries in 1921-24 was higher than in 1930, hence it would appear that the pegged price of 70 cents demanded for the wheat of 1930 crop was based upon the average cost of production.

In discussing the report Secretary of Agriculture Henry C. Wallace, placed emphasis on the advantages of the Canadian farmer with superior soil and higher yield per acre, and in lower investment and lower freight rates to lake ports. He directed attention to the ten year average of hard spring wheat in the Prairie Provinces, 1913-22, being 15 to 16 bushels per acre in contrast to 10.6 to 14.3 per acre in Minnesota, Montana and the Dakotas. The average value of farm land in all Canada was \$40 per acre compared with \$79 in the United States, values ranging from \$24 to \$32 per acre in the Prairie Provinces against \$46 to \$110 in the northwestern states. The superior quality of Canadian wheat was stressed, as high in protein content and, therefore, of higher market value. In relation to freight rates it was pointed out that taking seven points equidistant from the head of the lakes, on both sides of the boarder, that the Canadian farmer saved 7 to 10 cents a bushel to lakehead ports.

From all of which it may be deduced: (1) That wheat cannot be produced for less than 70 cents a bushel; (2) That the wide spread of 24 cents a bushel between Winnipeg and Chicago cannot be expected to continue; (3) That the British market is most desirable for Canadian wheat and that Canada should be ready and willing to meet any British proposals for securing that market with corresponding reciprocal advantages to British traders; (4) That the government of Canada is well advised in taking such steps as are warranted by the economic situation to aid the grain growers of the Prairie Provinces in maintaining their industry, and in so improving their position as self-sustaining producers as will enable them to weather the stress and storm of this period.

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Royal Bank Executives Make Strong Recommendations to End Severe Depression

Sir Herbert S. Holt, President, Makes Constructive Recommendations—Expresses Confidence in Present and Future Situation of Canada.

Mr. C. E. Neill, Vice-President and Managing Director, Discusses World Depression and the Fall in Commodity Prices in Relation to Gold and Central Bank Policies.

Mr. M. W. Wilson, General Manager, Emphasizes Importance of Canada of Present Sound Banking Situation.

Outstanding addresses on many of the important developments in the financial world featured the annual meeting of the Royal Bank of Canada, held in Montreal.

Of special importance were the recommendations made by Sir Herbert Holt, president, and C. E. Neill, vice-president and managing director, that should contribute to an improvement in general trade, and help in remedying some of the situations that have arisen.

The annual meeting marked the close of a very satisfactory year notwithstanding the general trade depression, and brought together a very large number of shareholders.

Sir Herbert Holt, after referring to the world-wide depression and citing credit conditions as the chief contributing factor, reviewed, as usual, developments in and prospects for the basic industries of the Dominion. His remarks along these lines were, in part, as follows:—

"There can be no doubt that the abnormal credit conditions during 1928 and 1929 must be held primarily responsible for initiating the present world-wide depression. High money rates had their inevitable effect of depressing business and paralyzing development and in many countries economic and political structures have been weakened to such a degree that it is necessary for them to receive assistance in the shape of foreign loans before their purchasing power can be restored. The concentration of sixty per cent. of the world's gold supply in the United States and France has placed the potential control of the world's price level in the hands of these two countries. Neither country has perfected its central banking machinery to the point where such control can be made promptly effective, and I fear that neither country has fully realized its duty in this respect to its own citizens and to the rest of the world. Until this responsibility is fully understood, or until there has been such a redistribution of gold as to leave other countries in a less helpless condition, the world can never attain that stability which business has every right to expect."

His comments on the Imperial Conference were as follows: "The results of the Imperial Conference are naturally disappointing to the overseas Dominions. It was too much to expect that a ready-made proposal would be acceptable to Great Britain. Her trade with the outside world is relatively much more important to her than is the case with the Dominions, but proposals put forward by the Canadian delegates involved a principle rather than a plan and, in spite of whatever difficulties must be overcome in order to arrive at a common basis of agreement, this principle is one which should command serious consideration. The component parts of the Empire can surely expect from each other an understanding and co-operation in trade affairs which is conspicuously absent in international relations. It is hoped that preliminary discussions before the proposed conference at Ottawa will lead to a common basis of agreement at that time."

Sir Herbert dealt with the principal industries of Canada, making a number of constructive suggestions. In connection with the newspaper industry, he pointed out that its present situation is the result of unwise over-expansion and advocated the prohibition by Provincial Governments of any further installations until the demand catches up with the present supply; also that the Governments should insist on all Canadian companies operating at the same percentage of capacity, thereby doing away with futile competition and useless price cutting.

In connection with the railways he advocated co-operation and elimination of wasteful competition and pointed out that it is vital that they should not be hampered by any reduction in rates or increase in taxes which would interfere with financing and the maintenance of high operating efficiency.

He intimated that over-expansion of hydro-electric plants is threatened and stated that it is of vital importance that future developments be authorized only as demand warrants.

He dealt at considerable length with agriculture and strongly advocated that the west should be less dependent on the production of grain, substituting mixed farming. He approved of the suggested formation of an agricultural credit corporation to assist the farmers to purchase cattle, sheep and hogs.

He advocated the increased use of fertilizer as a means of ensuring more stable results, pointing out that experiments have demonstrated that fertilizers properly used will increase the yield of wheat by eight to ten

bushels per acre. The development of the Canadian livestock industry has not kept pace with general increase in production and we are actually importing considerable amounts of butter, mutton, beef and pork. In the meantime our exports of animal products have steadily decreased. Thus the consumption of bacon in Great Britain in 1920 amounted to 500,000,000 pounds, of which we supplied 200,000,000 pounds. Their consumption in the fiscal year of 1930 amounted to 1,000,000,000 pounds, of which we supplied less than 18,000,000. Meat products exported in 1920 amounted to \$96,000,000 and had fallen in 1929 to less than \$20,000,000. Dairy products fell in that period from a value of \$56,000,000 to \$35,000,000. In his opinion these statistics clearly point to an opportunity for greater profit by diversification.

Sir Herbert pointed out that our future prosperity depends upon increased population and a balanced economy, which can only be developed by fostering home industries.

In connection with Government finance he pointed out that as a result of the present depression the Government is confronted with great difficulties due to falling revenues. He concluded this statement as follows: "While I am in favour of many of the appropriations which are being made for public works, such as roads and bridges which are important to the development of the country, there is special need for wise economy in governmental expenditure at this time."

He concluded his address with the following statement: "The present interruption in the normal trade relationships of the world is not going to persist. Corrective forces are at work which will re-establish the flow of international credit and restore the volume of world trade. Business and industry have maintained a surprisingly satisfactory volume of activity in Canada as compared with other countries. The stability of our great industries and the strength of our financial institutions during the past year constitute a record which we may view with pride. It is this stability which is the basis for my optimism concerning the future. There are a sufficient number of favourable factors in the Canadian situation so that a resumption of expansion and development in Canada cannot be long delayed."

Mr. C. E. Neill, Vice-President and Managing Director of the bank, confined his remarks to a discussion of the world depression and the relation of the price level to gold supplies and the central bank policy. He pointed out that only the return of normal international financial relations would end the present depression and advocated a conference of the leading financial powers to formulate a plan whereby countries in need of financial assistance could tap the surplus supplies of New York and Paris. Failing this, he suggested that British interests should undertake this on their own account by the formation of a syndicate with substantial capital, which would borrow money in France and the United States and re-lend it to countries which are urgently in need of new loans in order to restore them to financial health.

He further pointed out that the apparent shortage of gold, which economists regard as the main cause of the depression, could be offset by a different policy on the part of central banks, and he suggested that a conference of the world's outstanding economists might be called to report on the charters, policies and operating technique of such central banks, with the idea of creating enlightened public opinion, leading to the necessary corrective measures.

The General Manager, Mr. M. W. Wilson, discussed the Annual Balance sheet and Profit and Loss Account in detail. He cleared up any misapprehension which may exist in regard to the position of the banks in relation to the wheat pool in the following statement:

"At home there has been much discussion regarding credits extended by the banks to the wheat pools. You should be informed that, while such loans run into substantial figures, they are on an unquestionably safe basis, being secured not only by grain, but by Government guarantees that effectually preclude the possibility of loss to the lending banks."

He referred to the satisfactory manner in which the Canadian chartered banks have been able to take care of financial requirements in Canada during a difficult year, stating that the stability of our banking institutions has been clearly demonstrated and fresh evidence has been given that the Canadian banking system is adequate to the needs of the country in times of stress as well as under normal conditions.

RUSSIA'S 5-YEAR PLAN

National Production is Being Largely Increased, But at Price of Much Present Disorganization and Suffering

By Alzada Comstock

FROM BARRON'S, BOSTON

THE second year of Soviet Russia's "Five-Year Plan of Economic Development" came to an end on September 30, last. Conflicting reports came from American visitors to the Soviet Union: The Five-Year Plan was a failure, for the people lacked decent food, clothing and shelter; the Five-Year Plan was a success, for power plants and modern factories were springing up all over European Russia.

At the same moment American interest in Russia sharpened. Western countries, startled by the entrance of Russian wheat, timber, oil and manganese into their markets, were no longer content with the familiar outbursts against Sovietism or the equally emotional eulogies of the system. They began to inquire into the exact nature of the Five-Year Plan, its chances of success, and the effect of such success upon the economic fortunes of the rest of the world.

The Five-Year Plan (in Russian, *Pyatiletka*), has been variously described—according to the politics of the observers—as an unprecedented feat of constructive work; as a Moscow *alibi* for empty stomachs and cold backs; and as a river Jordan over which the children of Israel must pass to leave the country of bondage and enter the Promised Land.

Pyatiletka is, in cold print, a plan for more than doubling industrial output and for increasing the product of agriculture by one-half between 1928 and 1933. It demands that Soviet Russia shall "overtake and surpass the leading capitalist countries."

Pyatiletka involves the building of "the biggest steel plant in the world" at Magnitogorsk in the Urals, at a cost of \$400,000,000. Magnitogorsk is to have a capacity of 4,000,000 ton annually, as against Gary's 3,400,000. Already the "biggest construction camp in the world" is building the town, "a city bigger than Gary." The construction is directed by Americans.

Pyatiletka is to produce power from "the biggest hydro-electric plant in the world," at the great dam stretching a mile and a quarter across the Dnieper river at Kichkas. Its annual output is to be 2,500,000 kilowatt hours, more than the output of either Muscle Shoals or Niagara. The dam, which is nearly finished, has been built by American engineers.

Pyatiletka is rapidly increasing the export of oil from "the largest oil reserve in the world." Much of the oil machinery is American.

Pyatiletka provides for the development of "the largest asbestos open-cut mine in the world," in the Urals. The work is being done by Americans.

Pyatiletka is supported in part by export wheat from "the largest farm in the world," the *Giant*, in the North Caucasus. American tractors and trucks and combines have brought in the harvest.

The comrades who pass through *Pyatiletka* into the Promised Land will ride in Ford automobiles, assembled in a building 2,000 feet long, "the longest factory in the world," near Nijni Novgorod. Americans are building the plant.

The makers of *Pyatiletka*, the State Planning Commission, or *Gosplan*, are no narrow industrialists. They see their field as the Creator undoubtedly saw his on about the third day. They know just how much unemployment there will be in 1933, what the birth rate will be, and what taxes the peasant will pay. Most satisfying of all, they know how many chess-players there will be when *Pyatiletka* is fulfilled.

When the plan began there were only 380,000 chess and checker players in the U. S. S. R. *Pyatiletka* says that by 1933 their number must reach 4,000,000.

The writer has at hand a summary of the "Five-Year Plan for the Arts." Painters, sculptors, musicians, all must develop according to plan. We know how many concerts will be given in 1933, and how many pictures painted.

The plan is no state secret guarded within the walls of the Kremlin. The Moscow Government takes every possible means of telling the comrades at home and the friends or enemies abroad the full details of the schedules. Great maps show pictorially, for the benefit of those who have not yet learned to read, the coming saw mills and power plants erected on their sites. At the door of every factory charts show the establishment's quota, and its failure or success in reaching it. Shop windows, bare of goods, are filled with bright posters showing the joys of life after *Pyatiletka* is fulfilled. Street cars carry long banners along their sides: "Fulfill the Five-Year Plan in Four Years!" Streamers over the entrances of parks

and clubs extol *Pyatiletka*. The radio loud-speakers, high above the streets, squawk it; public orators exhort the workers to strain every nerve for it; the press and the Kremlin reiterate it. "*Pyatiletka* in Four Years!"

The Allen is not neglected. For the English-speaking world the plan is translated. A semi-official summary was published by Liveright in 1929 with the title, "The Soviet Union Looks Ahead." In 1930 the book was reprinted with a foreword by the chairman of *Gosplan* and a summary of the first year's results. Another account in English was prepared by Saul G. Bron, former chairman of the Amtorg Trading Corp. in New York and now chairman of the Trade Delegation of the U. S. S. R. in Great Britain, under the title, Soviet Economic Development and American Business (Liveright, 1930).

In spite of the deluge of material of this kind, students of Russian affairs complain that it is hard to dig out the facts about Soviet Russia's accomplishment of the plan. No one ever complains of an absence of tables or charts. They are underfoot everywhere. Statistics seem to be a national disease in Soviet Russia. Typhoid and typhus have been almost stamped out, but statistics remain.

The trouble in getting at the truth

is caused mainly by the fact that three sets of figures for the plan itself are in common use, to say nothing of innumerable minor alterations. The sets of schedules are these:

1.—The "minimum variant": The early figures used for *Pyatiletka*. Being lower than the estimates now used, they can be resorted to as a solace for sluggish industries.

2.—The "maximum variant": Second in point of time; used after the "tempo" of industrialization was

quicken in 1929. These figures are generally used in the two English works mentioned above, and in the present article unless others are indicated.

3.—The "Five-Year Plan-in-Four" figures: Still higher estimates, developed in response to the "strong sentiment prevailing among the masses of the workers in favor of fulfilling the Five-Year Plan in four years." (*Bulletin of the State Bank*, March 1, 1930.)

Still higher figures, the "control figures for 1930-31," are now at hand.

This last increase is typical of the way the Soviet Government has repeatedly "accelerated the tempo." Total industrial production in the coming year must now increase by 48% over the previous year's figures, instead of the 32% which had been set not long before, or the earlier 22%.

(Continued on Page 31)

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maintains its strong position

A few of the outstanding features of its Sixty-first Annual Statement are:

Net Surplus earned - - - - - \$5,254,351

Increase over 1929, \$211,316

Every dollar of surplus earnings belongs to policyholders and is either actually paid or allotted as cash dividends or held in trust for future distribution.

Dividends paid policyholders in 1930 - - - \$5,080,789

An increase of \$507,614 over 1929

There is no capital stock, hence no dividends to shareholders.

Surplus funds and Contingency Reserves \$ 12,468,009

Total Income - - - - - \$ 25,883,721

Total Assets - - - - - \$116,662,059

Assurances in Force - - - - - \$492,833,318

New Assurances paid for in 1930 - - - \$ 60,526,212

Rate of Interest Earned on Invested Assets 6.13%

Lowest Expense Ratio in the Company's History

The highly satisfactory results of the operations of the past year permit the continuation of surplus distribution to policyholders during 1931 on a basis as liberal as heretofore.

A Purely Mutual Company

Established 1869

The 61st Annual Meeting of the policyholders will be held on Thursday, February 5th, 1931, at the Head Office, Waterloo, Ontario.

R. O. McCULLOCH, President
LOUIS L. LANG, 1st Vice-President

C. M. BOWMAN, Chairman of the Board
W. H. SOMERVILLE, General Manager

PROGRESS OF THE COMPANY

Year	Income	Assets	Paid to Policyholders	Business in Force
1890.....	\$ 489,858	\$ 1,696,077	\$ 176,151	\$13,710,800
1910.....	3,020,996	16,279,561	804,759	64,855,279
1930.....	25,883,721	116,662,059	13,394,440	492,833,318

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FOR FIREPLACES

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President

W. R. HOUGHTON, President



HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

CONSOLIDATED PRESS LIMITED

COMMON DIVIDEND No. 4

Notice is hereby given that a quarterly dividend (No. 4) of 50¢ a share on the Class A Common Capital Stock of this Company (being at the yearly rate of \$2.00 a share) has been declared. This dividend is payable Feb'y. 2, 1931, to Class A shareholders of record at the close of business at January 15, 1931.

E. L. PATCHET,
Secretary-Treasurer

Toronto, January 6th, 1931.

Research Investment Trust LIMITED

Dividend Notice

The Directors of Research Investment Trust, Limited, have declared the half-yearly dividend of three per cent. (3%) on the Preferred Shares of the Company, payable January 15th, 1931, to shareholders of record at the close of business on January 10th, 1931.

George A. Moores,
Treasurer

Toronto, Ontario.

McIntyre Porcupine Mines, Limited

(No Personal Liability)

DIVIDEND NO. 49

Notice is hereby given that a dividend of five per cent. (5%) on the issued Capital Stock of the Company will be paid on the 2nd day of March, 1931, to shareholders of record at the close of business on February 2, 1931.

By Order of the Board,
BALMER NEILLY,
Treasurer.

Dated at Toronto, January 8, 1931.

Dividend Number 210

Hollinger Consolidated Gold Mines, Limited

A dividend of 1% on the outstanding Capital Stock of the Company has been declared payable on the 28th day of January, 1931, on which date cheques will be mailed to shareholders of record at the close of business on the 14th day of January, 1931.

Dated the 7th day of January, 1931.
I. McVOR,
Assistant-Treasurer.

PENMANS LIMITED

Dividend Notice

Notice is hereby given that the following Dividends have been declared for the quarter ending the 31st day of January, 1931.

On the Preferred Stock, one and one-half per cent. (1½%), payable on the 2nd day of February to Shareholders of record of the 21st day of January, 1931.
On the Common Stock, One Dollar (\$1.00) per share, payable on the 16th day of February to Shareholders of record of the 5th day of February, 1931.

By Order of the Board,
C. B. ROBINSON,
Secretary-Treasurer.

Montreal, December 29, 1930.

De Forest Crosley Radio Co. Limited

DIVIDEND NOTICE

Notice is hereby given that a dividend of Twenty Cents (20¢) per share has been declared on the outstanding shares of the capital stock of De Forest Crosley Radio Company Limited, payable on the 1st day of February, 1931, to shareholders of record on the fifteenth day of January, 1931.

By Order of the Board,
J. W. PEART,
Secretary-Treasurer.

DATED at Toronto, this 10th day of January, 1931.

RUSSIA'S 5-YEAR PLAN

(Continued from Page 30)

of the "maximum variant." The following control figures are typical of the present tempo:

Control figures for 1930-31
Planned Increase Over Previous Year

Branch	Industrial production	48%
Producers' goods	63	
Consumers' goods	32	
Coal	35	
Oil	30	
Pig iron	36	
Productivity of labor	27	
Cultivated area	12	

These expanded figures show certain tendencies which are typical of Soviet Russia: They demonstrate the Kremlin's policy of taxing people's strength and nerves up to their limits. The production goal must always be kept a little ahead of human capacity. If the plan figures for oil or iron ore are reached, the plan must be speeded up, the mark is set ahead, just a little beyond human reach.

In the second place, the plan figures show the Kremlin's neglect of the common man's immediate needs—a neglect which the government freely acknowledges. "Producers' goods (coal and oil and metals), 63%," but "consumers' goods (textiles and shoes), 32%." Comrade Ivan must sup on black bread and tea without lemon, take his winter coat to the old-clothes repairing office, and get an order from his factory for the repair of his last winter's boots (at a cost of \$10 or so).

The ordinary man in the country, the peasant, must wait, too. The in-

Soviet Russia as a competitor in trade and a member of the family of nations. One is the spectacular increase in industrial and allied activity. The other is the internal disorganization and the disturbance to habits of life which the meteoric expansion has brought. These two fundamental aspects of Pyatiletka will be considered in turn.

The president of the Gosplan, in an-

Branch	1913	1929-30	1929-30	1932-23
Industry		Plan	Actual	Plan
Coal (millions of tons)	28.9	51.6	46.6	75.0
Oil (millions of tons)	9.3	16.2	17.0	22.0
Pig iron (millions of tons)	4.2	5.5	5.0	10.0
Cotton yarn (thousands of tons)	271.0	394.0	(small)	620.0
Agriculture				
Planted area (millions of hectares)	116.7	130.4	127.7	142.0
Grain produced (millions of tons)	81.2	88.9	86.5	106.0

nouncing the results of the first two years, directed certain uncomplimentary remarks at bourgeois critics of Pyatiletka. "The question of the fulfillment of Pyatiletka in scheduled time, that is in five years, no longer is a problem to us, as that task has already been exceeded," he said. "However, we are not satisfied by our tempo of progress or quality of work. This explains why we so mercilessly criticize ourselves. Those who, on the basis of this criticism, conclude the failure of Pyatiletka only place themselves, as may be seen, in a ridiculous position."

In making the best case for Pyatiletka the heavy industries should be chosen, for it is here that all the weight of the Soviet power is thrown. The Gosplan's report emphasizes the following gains:

Output, First Two Years of Pyatiletka	Program	Actual	Excess
Branch			
Oil (millions of tons)	28.0	30.6	2.6
Steel (millions of tons)	9.9	10.2	.3
Agricultural machinery (millions of rubles)	472.0	515.0	43.0

In products such as these, which represent, respectively, the Soviet Union's most valuable export, the basis of modern industry, and the hope of agriculture, the great gains achieved are more significant than the moderate surplus over schedule. Here is the

very core of the hope and plans of the new Russia. One per cent. more or less matters to no one except the statisticians. It is the total and spectacular annual gains which concern the rest of the world.

With a view to showing the immense physical progress made since 1913, the writer has compiled from the Gosplan's reports the following short table:

Branch	1913	1929-30	1929-30	1932-23
Industry		Plan	Actual	Plan
Coal (millions of tons)	28.9	51.6	46.6	75.0
Oil (millions of tons)	9.3	16.2	17.0	22.0
Pig iron (millions of tons)	4.2	5.5	5.0	10.0
Cotton yarn (thousands of tons)	271.0	394.0	(small)	620.0
Agriculture				
Planted area (millions of hectares)	116.7	130.4	127.7	142.0
Grain produced (millions of tons)	81.2	88.9	86.5	106.0

Again the increase in the basic industrial products appears as the significant characteristic of Soviet policy.

Oil production has more than doubled; coal has increased by one-half; and pig-iron has grown appreciably. Cotton yarn, nearer to the consumer, is neglected; and the grain crop increases slowly, although great things are planned.

Soviet Russia, with this dramatic rate of increase in the things that are most showy, is prone to patronize the capitalist countries as they plow through the business depression. The Moscow *Pravda* commented, recently that the events of the past year show "the weakness of the capitalist system everywhere and the success of planned socialist organization."

The vice-president of Gosplan has used figures in arguing the Soviet superiority. In his foreword to *The Soviet Union Looks Ahead*, he contrasts the United States average annual increase of 4% in factory production (1922 to 1927) with Soviet Russia's planned 32% increase. The U. S. S.

R.'s advantage, he says, is "the great experience we have gained in planning our economy, and the fact that we have a thorough knowledge of our resources, economic possibilities, and stocks of raw materials, as well as of our productive forces."

The obvious omissions in these official statements—the ignoring of the disorganization of the light industries, of transportation, and of the distributive system, so that to the visitor the entire Russian nation appears to be standing eternally in line for some

(Continued on Page 32)

Financial Editor, "Saturday Night": I have your recent letter and appreciate very much the trouble you have taken to inform me as to the position of the company's stock. The information which you have given me will be of considerable value. I thank you very heartily for your kindness.

—H. W., Victoria, B.C.

CITY OF TORONTO, 1931 TAXES PREPAYMENT PLAN

PREPAYMENT RECEIPTS WILL BE ON SALE DURING

JANUARY, FEBRUARY AND MARCH

ISSUED AT RATES ACCORDING TO TABLE BELOW

Cost in January		Cost in February		Cost in March	
Amount	16th to 31st	1st to 14th	15th to 28th	1st to 15th	16th to 31st
\$ 10.00	\$ 9.87	\$ 9.89	\$ 9.91	\$ 9.93	\$ 9.95
50.00	49.35	49.45	49.55	49.65	49.75
100.00	98.65	98.85	99.05	99.25	99.50
200.00	197.30	197.70	198.10	198.50	199.00
500.00	493.25	494.25	495.25	496.25	497.50
1000.00	986.50	988.50	990.50	992.50	995.00

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CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office: King and Victoria Sts., Toronto

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47th ANNUAL STATEMENT

Year Ending December 31st, 1930

ASSETS

Office Premises—	
Company's Property, cor. King and Victoria Streets, Toronto	\$250,000.00
Mortgages—	
Principal	\$1,403,088.57
Interest	30,881.88
	1,433,970.45
Loans on Bonds and Stocks	2,005,658.86
(All repayable on demand).	
Bonds and Stocks owned—	
Bonds, Dominion of Canada	
and Provinces thereof	\$2,347,894.62
Other Bonds and Debentures	2,085,398.51
Stocks	3,203,563.87
	7,636,857.00
Cash—	
On hand and in Chartered Banks	807,289.89
	\$12,133,776.20

LIABILITIES

To the Public—	
Debentures	\$1,836,907.04
Deposits	5,395,548.90
To the Shareholders—	
Capital Stock:	
(Authorized \$5,000,000.)	
25,000 Shares, fully paid up	2,500,000.00
Reserve Fund	\$2,100,000.00
Dividend, due Jan. 2nd, 1931	75,000.00
Special Bonus,	
3% due Jan. 2nd, 1931	75,000.00
Profit and Loss Account	151,320.26
	2,401,320.26

\$12,133,776.20

PROFIT AND LOSS ACCOUNT

Balance at Credit of Profit and Loss Account, December 31st, 1929	\$133,685.71
Net Profits for the year, after deducting all Management and other expenses, Interest on Deposits and Debentures, and making provision for all losses	392,634.55
	\$526,320.26
Appropriated as follows:—	
Quarterly Dividends, Nos. 184, 185, 186 and 187, amounting to 12% on the Company's paid-up Capital	\$300,000.00
Special Bonus of 3% for the year 1930	75,000.00
Balance carried forward	151,320.26
	\$526,320.26

BOARD OF DIRECTORS

President: E. R. WOOD	Vice-President, Canadian Bank of Commerce
Vice-President: H. C. COX	Chairman of the Board, Canada Life Assurance Company
G. A. MORROW	President, Imperial Life Assurance Company
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Current Quotations on Unlisted Stocks

(Supplied by A. J. Pattison Jr.
& Co., Ltd.)

INDUSTRIAL STOCKS:	BID	ASK
R. C. Pulp & Paper 7% Pfd.	61.00	61.00
Canada Packers 7% Pfd.	96.00	98.00
Can. Industries Com. "B"	130.00	165.00
Canadian Westinghouse	73.00	80.00
Dom. Foundries & Steel 8%		
Pfd.	65.00	70.00
Goderich Elevator & Transit	15.00	17.50
Greening Wire 7% Pfd.	95.00	102.00
Massey Harris 5% Pfd.	29.00	30.00
Mount Royal Hotel 6% Pfd.	75.00	83.00
Standard Pulp Pfd. Bonus		
INSURANCE STOCKS:		
British American Assce.	53.00	
Canada Life	640.00	725.00
Canadian Fire Insurance	78.00	88.00
Dominion Life 50% Pfd.	440.00	550.00
Great West Life	250.00	300.00
Manufacturers Life	70.00	80.00
North American Life 20% Pfd.	15.00	25.00
Saskatchewan Life 10% Pfd.	1375.00	1500.00
Sun Life	13.00	19.00
Western Life 20% Pfd.		
TRUST & LOAN STOCKS:		
British Mfg. & Trust	210.00	240.00
2nd Can. Gen. Investments	8.50	11.50
Chartered Trust	100.00	115.00
Debenture & Sec. Com.	75.00	92.50
London & Western Trust		175.00
Mortgage Discount Com.	40	
Sterling Trust		

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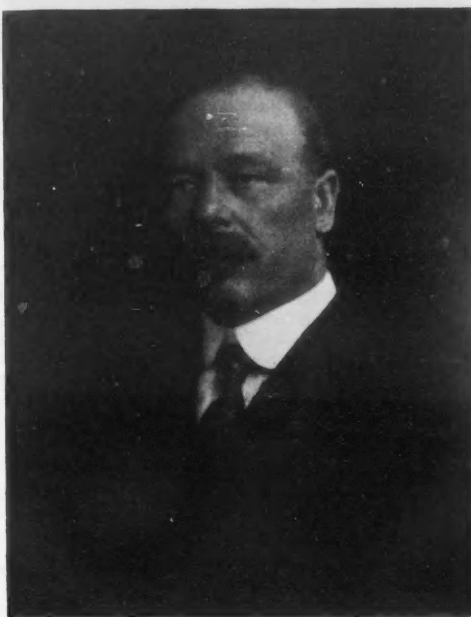
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INDUSTRIALIST PASSES

William Gean Harris, President of the Canada Metal Company, Limited, Toronto, who died early on the morning of January 9th after an illness of some duration, in his 69th year. The late Mr. Harris was not only one of the ablest of Canadian industrial leaders, but universally esteemed because of his sterling personal character. He was born in Muskoka but received his education in the public schools of Toronto. When barely 21 he started in business for himself as a metal merchant in a small establishment on William St., Toronto. From these humble beginnings there grew the great company of which he was the directing mind. The large headquarters plant on Fraser Avenue, Toronto, was opened in 1911 and was supplemented by branches at Montreal, Hamilton, Winnipeg and Vancouver. During the great war the plant made a large proportion of the bullets used by the British army. Mr. Harris of late years had become President of several allied industries, and his special hobby was that of improving conditions for industrial workers. His social and business connections were very wide. In 1929 he suffered a great grief in the death of his son W. G. Harris, Jr., who had been associated with him in business for 28 years. He was one of a large family of brothers and sisters including Mr. Sam Harris, President of the Canadian National Exhibition and of the Navy League of Canada.

—Photo by "Who's Who in Canada".

Russia's 5-Year Plan

(Continued from Page 31)

commodity which it is not going to get—lead us to the second significant result of the first two years of the plan,—the things the plan has neglected, or spoiled, or forgotten.

With assiduity and skill one may discover in Soviet sources the fate of the consumers' industries and of certain others which have gone astray. Ordinarily these facts are submerged in the official statement that light industry, according to the plan, is expanding more slowly than heavy industry. Explorations in particular fields tell a more vivid story. In 1930 the textile industry was apparently working at about 70% of capacity, the sugar industry at 65%, and the tobacco factories at 60%. The various clothing industries were even more depressed.

The following table, comparing the last month of *Pyatletka* in 1930 with the corresponding month in 1929 (Bank for Russian Trade Review, November, 1930, p. 15) shows certain areas of deficit:

Branch	Actual Production Month of September		
	1929	1930	1930 def.
Cotton cloth (millions of meters)	251	142	108
Manganese (thousands of tons)	152	62	90
Acids (thousands of tons)	33	30	3
Coal (thousands of tons)	3,074	2,976	98

The fate of the cotton-textile industry in Soviet Russia is neglect. Its credits are diverted to more important areas of the Soviet Union, and its looms are idle. In July and August this year the industry was operating at about one-third of last year's level. This sudden diversion of money and goods, with the resulting demoralization of an industry, is characteristic of the much-vaunted "planning" system.

Coal and manganese have begun to share the depression of the light industries, through defects of planning which are not revealed to the foreigner,—though tales of mismanagement in coal mines are common. In the Stalingrad tractor factory, the writer saw expensive tools being used to turn out tractor parts by hand, as the factory lagged far behind quota.

The railroads seem confused and helpless in the face of their—apparently unforeseen—duty of carrying large quantities of bulky construction goods about the country. For this reason they have done their part towards the disorganization of Moscow's food distributing system—a disorganization which was so acute last summer that carloads of vegetables rotted outside Moscow while the population a few miles away lived on black bread.

The consumer *qua* consumer is of no significance in the scheme until he is pushed close to the desperation point. The Kremlin is not one to whom the fall of a sparrow is important.

The Soviet Union under *Pyatletka* has become a country of shortages. The consumer may perhaps pause, on his way to the nearly empty co-operative shop, to look at the pretty poster, "How it is to be at the end of *Pyatletka*," with its happy workers

driving neat tractors through rich fields beside smoking factory chimneys; but he must shortly get out his monthly ration card and stand for three or four hours in line for goods that will be gone when he gets through the door.

The question of how a poor and backward country finds the money for this enormous project always puzzles the foreigner. The cost in money alone is obviously great. In 1928 the estimate of total cost was \$38,000,000,000. In the next year it was stepped up to \$43,000,000,000. Foreigners in Russia now think it will cost about \$50,000,000,000.

The Russian's answer is glib: "The money for *Pyatletka* comes from three sources,—from the budget, from the banking system, and from the profits of industry."

The phrases are familiar, but the facts are strange. The budget is unlike other budgets, for it includes the affairs of the state enterprises; the Soviet banking system is unlike

those of the West, for it is 100% governmental and is in a sense an arm of industry—at which point it is not irrelevant to note that the currency in circulation has doubled within two years, and, finally "profits" are not what we understand as profits, for the state industries have no fixed capital, insurance or depreciation charges, and take out of the state treasury far more than they contribute to it.

To our minds the familiar phrases are hollow. What is actually going on in the U.S.S.R. is the turning back into industry of perhaps a half or two-thirds of the country's product of all kinds, rather than its use by the consumer. It is a universal compulsory contribution which, in the last analysis, is like universal heavy taxation.

Such, in brief, are the accomplishments of *Pyatletka* and the dislocations which it has brought. It cannot be denied that with respect to producers' goods the Soviet Union is progressing far more rapidly than any western country. Nor can it be denied that the U.S.S.R. has paid a heavy price in the disorganization of much of its industrial and commercial life, and that it is now passing through a serious underproduction crisis. In the words of the London Economist's correspondent, "150,000,000 people are standing in line waiting to be served."

For an estimate of the price which the Soviet Union is paying in immaterial ways a better perspective is needed. It is already clear that the Russian Bear is becoming so thoroughly a materialist that he may startle even the insular "nation of shopkeepers" and the "dollar-chasers" beyond the sea.

The Prudent Dictates of Sound Practice

The economic aim of almost every person is, always has been and probably always will be, to secure an estate yielding a permanent income sufficient, at least, for maintenance during life and for the support of his family after him.

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Capital Trust Corporation

OTTAWA MONTREAL LIMITED TORONTO
UNDER DOMINION GOVERNMENT INSPECTION

PROVINCE OF ALBERTA

4½ and 5% bonds, various maturities at market yielding 4.75 to 4.90%.

Orders for stocks promptly executed on all the various exchanges.

W. ROSS ALGER CORPORATION LIMITED
McLEOD BLDG., EDMONTON, ALBERTA.

A Useful Contact With the Mines



Banking relations with the mining area are greatly facilitated by the complete chain of branches established by this bank, at important centres in the mining country.

IMPERIAL BANK OF CANADA

HEAD OFFICE TORONTO
Capital and Reserve \$15,000,000

Frank A. Rolph, President Sir James Woods, Vice-President
A. E. Phipps, General Manager

211 BRANCHES THROUGHOUT CANADA